

City of Binghamton, New York

Consolidated Annual Performance and Evaluation Report

HUD Entitlement Program Year 2011
September 1, 2011 through August 31, 2012



Prepared By: Department of Planning, Housing and Community Development

Public Comment Period:
November 15-November 30, 2012

Matthew T. Ryan, Mayor



Second Program Year CAPER

The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 2 CAPER Executive Summary Response:

The Community Development Block Grant Program, authorized under Title I of the Housing and Community Development Act of 1974 and codified under Title 24 Code of Federal Regulations Part 570, enables the City to use its annual entitlement allocation, as well as CDBG program income, to address an array of community development needs. CDBG regulations restrict grantees from obligating more than 15% of funds in public service activities and more than 20% in planning and administrative services in any given fiscal year. The City's PR 26 report indicates that CDBG expenditures during FY 37 are well within these funding caps with 7% of expenditures directed towards public service activities and 8% of expenditures directed towards planning and administrative services. CDBG regulations also require grantees to certify over a 1, 2, or 3 year basis that at least 70% of CDBG expenditures will benefit low/moderate income persons. As indicated in the City's 2010-2015 Consolidated Plan, the City has certified to HUD that its FY 2010, 2011, and 2012 CDBG allocations would be used to meet the benefit requirement. The City's PR 26 report indicates that over 80% of FY 2010 and 2011 cumulative CDBG expenditures have benefitted low/moderate income persons.

The HOME Investment Partnership Program, authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act and codified under Title 24 Code of Federal Regulations Part 92, enables the City to use its annual entitlement allocation, as well as HOME program income, to develop affordable housing programs for rental and owner-occupied households that are within 80% of HUD's area median income limits. HOME regulations restrict grantees from allocating more than 10% of funds in administrative services. The regulations also require grantees to allocate at least 15% of HOME entitlement funds for affordable housing activities that will be completed by qualified Community Housing Development Organizations.

On December 16, 2011, HUD published proposed regulations for the HOME Program. The proposed changes were made in order to enhance program performance and accountability, and clarify certain existing provisions of the HOME program. HUD also initiated accountability measures within its Integrated Disbursement Information System (IDIS) to flag activities that are approaching, or past, federal obligation/completion dates. Grantees who do not appropriately address such activities are unable to obligate or drawdown any HOME funds. City staff have participated in various webinars and teleconferences to remain abreast of the changing regulations. The City did not experience any significant obstacles in obligating and drawing down funds for HOME activities during the program year.

The Emergency Shelter Grants Program, originally established by the Homeless Housing Act of 1986, subsequently incorporated into subtitle B of Title IV of the McKinney-Vento Homeless Assistance Act in 1987, and codified under Title 24 Code of Federal Regulations Part 576, enables the City to use its annual entitlement allocation to fund programs that will provide housing and/or services that will help vulnerable populations of homeless persons or persons at risk of homelessness move towards accessing and maintaining safe, decent, and affordable permanent housing.

Under President Obama's administration, Congress authorized The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act). Under HEARTH, the Emergency Shelter Grants Program was re-named to the Emergency Solutions Grant Program. The change in the program's name reflects the change in the program's focus from addressing the needs of homeless people in emergency or transitional shelters, to assisting people

in quickly regaining stability in permanent housing after experiencing a housing crisis and/or homelessness. On December 5, 2011, HUD published regulations finalizing the definition of homelessness and interim regulations governing the Emergency Solutions Program codified in Title 24 Part 576. City staff have participated in various webinars and teleconferences to remain abreast of the changing regulations. The City has also worked with the local Continuum of Care to increase their involvement in the prioritization of needs, competitive procurement, and monitoring of ESG funded programs.

A chart at the end of this Executive Summary is provided to show actual expenses incurred during PY 37 (September 1, 2011 – August 31, 2012). Below is a brief overview of some of the City of Binghamton's major accomplishments and highlights this past year.

- **FLOOD RECOVERY.** On September 7, 2011 the City of Binghamton and the greater Binghamton area was hit with its third 100 year flooding event within a span of 5 years. This flood required thousands of people to evacuate, including persons residing in homeless shelters and public housing complexes. The City was able to assist with evacuation efforts without experiencing any deaths or major injuries. For weeks, the Binghamton University Events Center provided safe shelter for thousands. For months, homeless shelters, hotels, and the homes of family/friends provided safe shelter for persons who remained displaced. Residents residing in three of the City's major elderly housing complexes and a public housing complex for low-income families remained displaced for months while staff worked to replace damaged equipment and to ensure residents returned to safe, clean units. City staff were able to assist homeowners and public housing complexes with pumping out thousands of gallons of water, and conducting pre- and post-inspections to ensure structures and life safety equipment complied with local, state and federal housing codes. Cost saving measures to the local tax base included waiving flood related fees for building permits and garbage disposals, securing a presidential disaster declaration to apply for Public Service funding from the Federal Emergency Management Association (FEMA), and working with local and state officials to provide information for the Community Development Block Grant Disaster Recovery Program (CDBG-DR). The City also provided technical assistance to affected homeowners with substantial structural damage, and initiated the process to submit property buyout and housing elevation applications under FEMA's Hazard Mitigation Grant Program. Lastly, the City worked with media and community service agencies to raise awareness and secure resources to assist homeowners and businesses with flood recovery efforts.
- **AFFORDABLE HOUSING PROGRAMS.** During PY 37, the City had 30 active single family housing rehabilitation projects. Home improvement projects were primarily leveraged with funds from a \$300,000 grant from the NYS Affordable Housing Corporation (NYSAHC), and included full work scopes that achieved safer, healthier and more energy efficient homes. The City also assisted 4 first-time homebuyers with acquisition by providing down payment and closing cost assistance using CDBG funds. Thanks to a partnership with Quaranta Housing Services, the first-time homebuyers received rehabilitation assistance from Quaranta which, in turn, help the City maximize its HOME funds to assist existing homeowners.
- **BINGHAMTON HOMEOWNERSHIP ACADEMY.** The City continues to develop services and programs under the Binghamton Homeownership Academy. The Academy is operated by the local HUD certified housing counseling agency, Metro Interfaith, and serves as a one-stop shop for prospective and current income-eligible homeowners to help easily connect them with resources and services offered by multiple affordable housing providers and agencies. During FY 37, the agency hosted five pre-purchase education seminars, and assisted 58 clients with embarking upon the path to homeownership. The initiative continues to attract strong support from community partners, and has recently earned Metro Interfaith its second \$25,000 operating grant from CHASE Foundation. The City is also providing additional resources to Metro Interfaith for expanded homeownership and asset building services under its Community Challenge Planning Grant. This effort is part of a larger initiative with the Broome County United Way and Quaranta Housing Services to launch a "Prosperity Center" that will provide a range of asset and wealth building services to assist low-income individuals and families escape the adverse cycle of poverty.
- **GREEN JOBS.** The City's efforts over the last three years to raise community awareness about, and build partnerships around, local energy-retrofit programs continue to pay huge dividends. Receiving the state's approval for Green Jobs Green NY (GJGNY) has allowed the City's community partners, Cornell Cooperative Extension and Public Policy Education Fund, to outreach to over 1,000 homeowners to explain the financial and sustainable benefits of home energy improvements. Over 700 people have attended a GJGNY educational training session and nearly 30% of participants have followed thru with the completion of an energy assessment.

Along with increasing demand, the City has also worked to increase the supply of locally BPI¹ certified contractors to complete energy home improvements. Contractors participating in the City's Healthy Neighborhood Collaboration stated the need for upfront capital to pursue certification, train staff and purchase equipment needed to conduct energy audits and complete retrofits. Based upon this input, the City's Economic Development Office partnered with its subrecipient, Binghamton Local Development Corporation, to secure a \$60,000 USDA Rural Business Enterprise Grant to operate a Green Jobs Revolving Loan Program. The loan will provide Binghamton-based BPI certified contractors with low-interest loans to start-up/expand workforce and business operations.

For a more detailed explanation of program year goals and accomplishments, the public is encouraged to review this CAPER in full. Questions and comments are always welcome, and can be addressed in writing to Jennifer Taylor, Grants Administrator, Planning, Housing and Community Development or via email at jmtaylor@cityofbinghamton.com, or by phone at 607-772-7028.

A summary chart of actual expenditures for the program year September 1, 2011 – August 31, 2012 follows.

¹ BPI stands for Building Performance Institute, Inc., a national standards development organization for residential energy efficiency and weatherization retrofit work. As an independent, not-for-profit organization, BPI brings together leading building science experts to develop energy retrofit standards that are applicable to the style, age and climate zones of residential dwellings.

CDBG Activities	Actual Expenditures
<i>Housing Activities</i>	
Housing Rehabilitation Activities	\$ 250,974.73
<i>Economic Development Activities</i>	
Economic Development Technical Assistance	\$ 305,006.87
<i>Public Infrastructure Activities</i>	
Infrastructure & Parks	\$ 493,424.39
<i>Public Services</i>	
Human Service Programs	\$ 126,880.30
Youth Programming	\$ 72,488.54
Green Jobs Corp	\$ 18,662.90
<i>Demolition & Clearance</i>	
Demolition and Clearance of Dilapidated Structures	\$ 229,205.00
<i>Neighborhood Development Activities</i>	
Neighborhood Beautification Projects	\$ 22,263.71
<i>Code Enforcement</i>	
Enhancing City Code Enforcement	\$ 256,418.40
<i>CDBG Program Administration</i>	
Program Administration	\$ 248,567.22
Planning & Design Services	\$ 111,806.31
<i>Section 108 Loan</i>	
Section 108 Loan Repayment	\$ 136,946.38
Total CDBG	\$ 2,272,644.75
HOME Activities	Actual Expenditures
Single Family Renovations	\$ 459,054.50
CHDO Projects	\$ 196,130.41
Program Delivery	\$ 68,878.25
Total HOME	\$ 724,063.16
ESG Activities	Actual Expenditures
Homeless Service Programs	\$ 116,270.46
Program Delivery	\$ 4,591.24
Total ESG	\$ 120,861.70

General Questions

1. Assessment of the one-year goals and objectives:

- Describe the accomplishments in attaining the goals and objectives for the reporting period.
- Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
- If applicable, explain why progress was not made towards meeting the goals and objectives.

Proposed Programming

The City of Binghamton received the following entitlement allocations for PY 37:

Program	Funding
Community Development Block Grant (CDBG)	\$2,111,323.00
Emergency Shelter Grants	\$102,220.00
Emergency Solutions Grant	\$57,499.00
HOME Investment Partnership Program (HOME)	\$669,487.00
Total	\$2,940,529.00

Funding from the CDBG program can be used for a variety of projects and activities that meet at least one of HUD's three national objectives: 1) benefit low and moderate income persons; 2) elimination of slums and blight; and 3) addressing urgent community needs. HOME funds are specifically targeted for housing activities serving low and moderate income residents. ESG funds are specifically targeted to eligible activities which assist persons who are homeless or at-risk of becoming homeless.

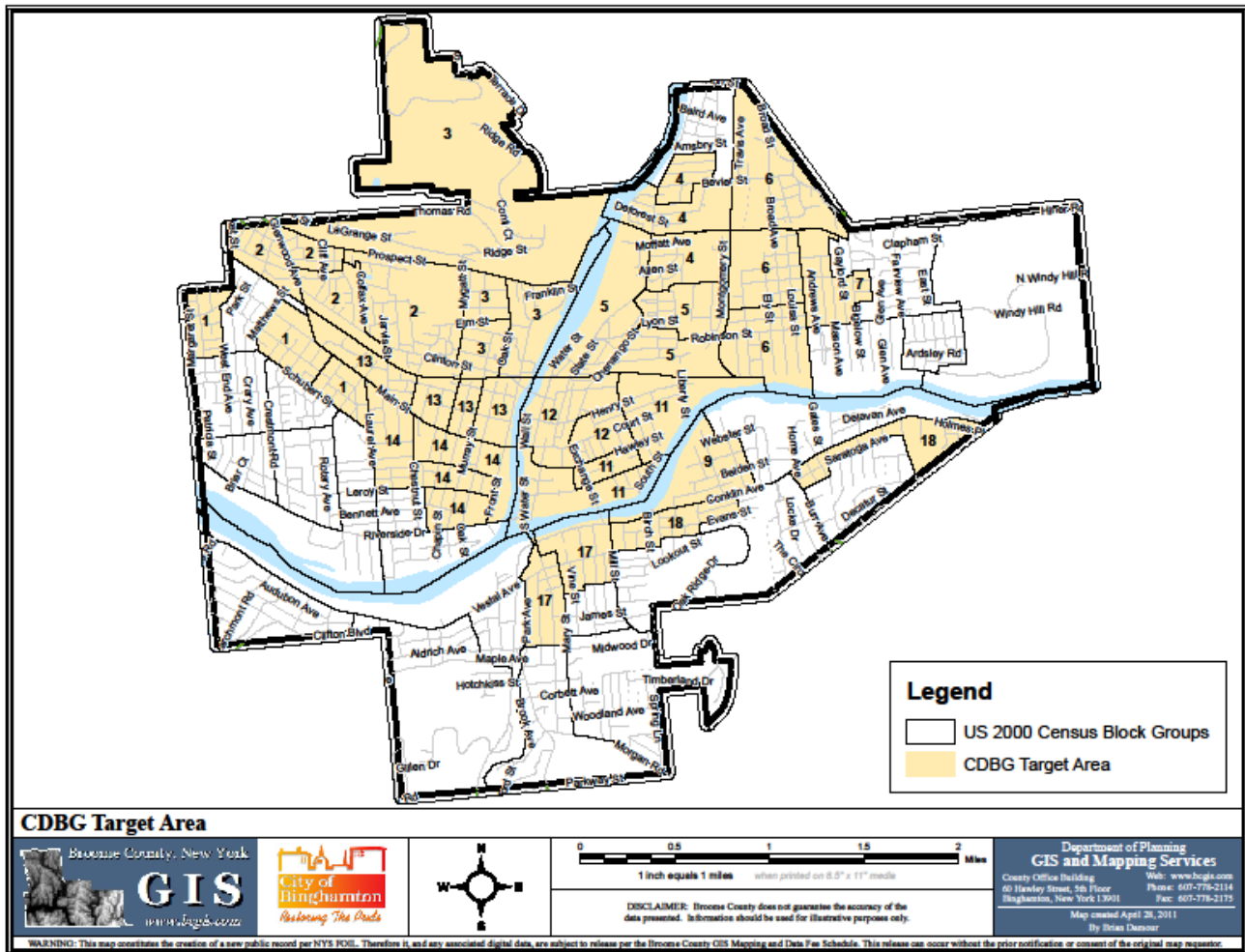
Annually HUD establishes income limits that grantees must use to substantiate whether funds are being used to benefit low/moderate income residents. The City of Binghamton used HUD income limits to determine client eligibility for housing programs, economic development job creation, and for clients receiving direct services from human service agencies. Per federal regulations, clients receiving non-housing services are required to provide income documentation for family members living in the household; clients receiving housing services are required to provide income documentation for all members living in the household. Multiple resources are used to verify income, including but not limited to, annual tax return statements, recent pay stubs, and social security income statements. The family/household income and size composition are then compared with HUD's income chart to determine eligibility for assistance. HUD income guidelines are subject to change annually. For activities funded during PY 37, HUD's income guidelines were as follows:

Effective December 1, 2011

No. In Family Size	≤ 30% AMI (Extremely Low Income)	≥30% - ≤ 50% AMI (Very Low Income)	≥50% - ≤ 80% AMI (Low Income)
1	\$13,000	\$21,650	\$34,650
2	\$14,850	\$24,750	\$39,600
3	\$16,700	\$27,850	\$44,550
4	\$18,550	\$30,900	\$49,450
5	\$20,050	\$33,400	\$53,450
6	\$21,550	\$35,850	\$57,400
7	\$23,050	\$38,350	\$61,350
8	\$24,500	\$40,800	\$65,300

Additionally, the City uses income guidelines to determine whether activities conducted in specific census blocks of the City meet HUD income requirements. Activities such as the City's mill and pave program and park improvement projects must be conducted in CDBG eligible census tracts, which are defined as census blocks that are primarily residential in nature with 51%, or more, low to moderate income households. The following CDBG target area map was developed using HUD's low-moderate income census data set on HUD's website:

<http://www.hud.gov/offices/cpd/systems/census/ny/index.cfm>



The City of Binghamton typically uses CDBG funds for demolition/deconstruction activities as a direct way to eliminate "spot" slums and blight. Vacant and dilapidated houses are razed and the sites are marketed by the City for new development or open space preservation. For PY 37, the City allocated \$100,000 in CDBG funds for demolition activities. Due to the September 2011 flood there were structures that required urgent demolition as a result of the City's Code Department citing the structure's potential threat to the health and safety of the general public. With no other financial resources identified, CDBG funds were used to demolish these structures based upon urgent need.

Code Enforcement is seen as a vital tool in eliminating blight and improving the integrity of dwellings and neighborhoods by ensuring the City's housing stock is being maintained in accordance with local and state housing and zoning laws. The City utilizes CDBG funds to support the efforts of the Code Enforcement Department in enforcing housing and zoning laws in CDBG target areas. Code Enforcement officers conduct daily walk-throughs of their assigned geographic area to assess property maintenance and resolve complaints. Properties in violation of local housing code are cited and provided time to address the citation. Code Enforcement officers conduct follow-up visits to cited properties to document compliance. Property owners who do not comply with a citation are subject to fines and penalties imposed by the City judge.

The City's Department of Planning, Housing and Community Development has a strong working relationship with the Code Enforcement Department. Both departments have been heavily involved in working with federal, state and local officials and residents to submit qualified projects under FEMA's Hazard Mitigation Grant Program (HMGP). The purpose of HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The City has submitted a property buyout application which will enable the City to provide financial assistance to homeowners to acquire substantially damaged flood impacted properties, demolish the structure, and mitigate future damage from natural disasters by maintaining it as open space in perpetuity. The City has also submitted an application to obtain financial assistance to elevate flood damaged homes.

In addition to the direct entitlement stream received from HUD, the City of Binghamton also generates revenue from the repayment of loans issued from housing and economic development activities conducted in prior grant years. The revenue that is collected annually from the payment of past loans is referred to as Program Income.

The goals and objectives for the PY 37 grant period were developed based on the needs listed in the City's 2010 Consolidated Plan and FY 37 Annual Action Plan. The needs were identified through a stringent planning process, taking into account input from residents, businesses, human service providers and elected officials. The City of Binghamton has an established body, known as the Community Development Advisory Committee (CDAC), which carefully analyzes all aspects of the CDBG, HOME and ESG grant funding proposals in order to recommend an Action Plan that meets the needs of the community. The development of the PY 37 Action Plan involved six months of planning to address the following priority needs: housing, blight removal, infrastructure, economic development and services to meet the needs of low income residents.

Program Accomplishments

The table below depicts accomplishments that were achieved in meeting the goals and objectives outlined in the City's 2011-2012 Action Plan. The table also depicts project and associated program delivery expenditures that were accrued during the program year. Note that accrued expenditures are greater than draw downs identified in HUD's Integrated Disbursement and Information System (IDIS) as of August 31, 2012, as a result of lag times in the City accruing expenses versus processing drawdown requests in IDIS.

Maps are provided in Appendix A to geographically depict entitlement activities.

PROVIDE DECENT HOUSING				
Goals	Accomplishments	Expenditures		
		CDBG	ESG	HOME
Provide financial assistance to approximately 18 owner-occupied households to enhance quality of residential structure, enhance affordability through reduced energy use, and stabilize neighborhoods	Provided financial assistance to 30 owner-occupied households to enhance quality of residential structure, enhance affordability through reduced energy use, and stabilize neighborhoods.	\$250,974.73		\$527,932.75
Use 95% of ESG funds to competitively fund programs that provide housing and supportive services to persons who are homeless or at-risk of homelessness	Conducted competitive procurement process and allocated 95% of Emergency Shelter Grants funds to assist one emergency women's shelter, one emergency men's shelter, one emergency family shelter, and one transitional teen homeless shelter.		\$116,270.46	
Use HOME funds to support a minimum of one CHDO project that will provide decent affordable housing, especially for first-time homebuyers	Rehabilitation completed in PY 37 of Opportunities for Broome four-unit low-income rental housing unit at 48 Griswold Street. In negotiations to provide CHDO funding to support rehabilitation of neighboring affordable housing rental unit at 46 Griswold Street.			\$196,130.41
SUITABLE LIVING ENVIRONMENT				
Goals	Accomplishments	Expenditures		
		CDBG	ESG	HOME
Competitively fund public service programs that benefit low-moderate income persons	Competitively procured 10 programs serving diverse low-moderate income populations of youth, adults, families and seniors	\$126,880.30		

Competitively fund programs that involve youth in improving and maintaining quality living environments	Supported summer youth urban agriculture employment program administered by grassroots organization VINES	\$18,662.90		
Promote educational and neighborhood beautification programs that encourage green practices and enhance livability	Planning staff continued to work with community organizations and residents to beautify neighborhoods as part of the Design Your Own Park initiative; Sustainable Development Planner continued to play integral role in development and implementation of Binghamton Energy Leadership Program	\$134,070.02		
EXPANDED ECONOMIC OPPORTUNITIES				
Goals	Accomplishments	Expenditures		
		CDBG	ESG	HOME
Use CDBG funds to enhance green job training and workforce programs and raise awareness amongst low/moderate income residents about emerging green job sectors	CDBG funds are used to support the efforts of the City's Economic Development staff in working with not-for-profit Binghamton Local Development Corporation in reviewing, approving and managing business loans, raising awareness of BLDC financial products and leveraging additional resources to support business retention/expansion and increased economic opportunities for low/moderate income persons. During PY 37, staff successfully leveraged a \$60,000 Rural Business Enterprise Grant from the United States Department of Agriculture to develop a revolving loan fund which will support business and job expansion in the green business industry.	\$305,006.87		

2. Describe the manner in which the recipient would change its program as a result of its experiences.

The City's Department of Planning, Housing and Community Development administers HUD entitlement programs. The department continues to focus its efforts on aligning staff responsibilities to enhance compliance, strengthen collaborative partnerships and improve program delivery. City staff have taken every opportunity to participate in HUD trainings as much as possible. The significant changes in HOME will require staff to provide greater technical assistance to housing developers and CHDOs to ensure projects meet HUD's expectations for successful program delivery, implementation and outcomes. ESG has also experienced significant changes which will require staff to establish a greater working relationship with the local Continuum of Care to ensure consistency and compliance with HUD's eligibility, documentation, and recordkeeping standards, participation in prioritizing programming and funding recommendations, and monitoring/improving the performance of ESG/CoC funded agencies. These efforts will require certain staff to adjust a proportion of work hours to participate in training, prepare educational material, and participate in meetings and discussions regarding revised regulations. Adjusting staff workload will be increasingly challenging in PY 38 with the loss of staff members due to declining investments in HOME and CDBG.

Another significant compliance issue that the department continues to focus on is improving knowledge of IDIS. The Director has made an effort to educate more staff members in using IDIS. The Director instituted weekly finance meetings in order to expand the knowledge base and promote greater separation of duties amongst staff. As a result of these meetings, it was recognized that there is a need to develop a better system of checks and balances to maximize the integrity of data in both IDIS and the City's financial software system, MUNIS. Staff has requested technical assistance from HUD to better understand the capabilities of IDIS in helping staff remain on track with project compliance, reporting/data cleanup, and financial obligation periods. HUD has already initiated proactive steps that will help the City, and all grantees, with monitoring project compliance. One of the steps that the City recently noted is that in addition to flagging HOME projects, HUD has programmed the IDIS system to also flag CDBG projects. These flags are used to identify activities with delayed drawdowns and incomplete accomplishment data. The City will be working very hard in the next couple of months to address data cleanup issues in IDIS. Communications will be maintained with HUD to denote the City's progress.

The most pressing factor that continues to influence programmatic change is the significant decline in federal investment in local communities. The PY 37 CDBG allocation represented a 16% decrease from 2010. The PY 38 CDBG allocation represents an 18% decrease from 2011. The additional 40% decrease in PY 38 HOME funds poses a significant challenge to deliver quality programs with less staff, and to maintain a commensurate level of services and programming to low/moderate income residents. The PHCD Director will continue to work diligently with City Administration and federal, state and local elected officials to communicate the need to support both programmatic and human resources to deliver effective programs and services to City residents. The PHCD Director will also work closely with staff to monitor staff and program performance and to make necessary adjustments to ensure programs and services are provided in an effective and quality manner. Lastly, The City will continue to explore effective collaborations that will maintain the City's ability to provide quality programming and comply with federal regulations.

3. *Affirmatively Furthering Fair Housing:*

- a. *Provide a summary of impediments to fair housing choice.*
- b. *Identify actions taken to overcome effects of impediments identified.*

The Department of Planning, Housing and Community Development, in its capacity as the City's fair housing office, actively conducts outreach regarding fair housing issues and affordable housing opportunities. The City has executed an agreement with Metro Interfaith to perform outreach, education, and one-on-one counseling to help persons pursue the most affordable housing opportunity. Housing staff maintain communications with Metro Interfaith to ensure outreach is directed to a diverse audience of community groups, media, and interested persons. Metro Interfaith and City housing staff both host and participate in presentations to community groups, local trade shows, neighborhood meetings, local conferences and workshops to raise awareness regarding affordable housing choice options in the City.

Mayor Ryan has officially designated the City's Housing Caseworker as the Fair Housing Officer. The first step in addressing concerns regarding fair housing rights is education. The Officer will schedule appointments upon request and/or provide the following educational materials to help residents understand what they can do if they feel they are a victim of housing discrimination:

"Fair Housing, It's Your Right"

published by the U.S. Department of Housing & Urban Development

"Tenant's Rights Guide"

published by the NY State Attorney General

"Impediments Analysis to Fair Housing"

produced by the City of Binghamton

In addition to the fair housing pamphlets, the City provides information about lead based paint hazards. The following pamphlets are also available to the public:

"Protect Your Family From Lead in Your Home"

published by the U.S. Environmental Protection Agency

"Lead-Based Paint A Threat to Your Children"

published by the U.S. Department of Housing & Urban Development

The City of Binghamton *Analysis of the Impediments to Fair Housing* includes an analysis of the City's property tax policies and zoning ordinance, neither of which were determined to present impediments to fair housing. There is a recognition by staff that there is a need to update the analysis as a result of flooding events and information learned from the City's implementation of the Homeless Prevention and Rapid Re-Housing Program (HPRP). City staff have been working with County and FEMA officials to update the County's Hazard Mitigation Plan and FEMA floodplain map. Proposed changes in the map may result in many structures being located in a 100-year floodplain zone which will compromise development and investment, and pose an additional financial burden for low-moderate income homeowners who will be required to purchase flood insurance. Impacts from the flood, and the City's implementation of HPRP, highlighted a concern that regarding the limited supply of local rental housing stock that meet the standards of decent and safe and affordable, especially for households with incomes below 50% of area median income. The City's Code Department has taken steps to proactively address structural integrity and safety of rental structures through its phased implementation of a triennial inspection program which would provide landlords owning multi-unit residential structures with certification that the unit meets federal, state and local housing code. The City will also collaborate with not-for-profit agencies administering ESG funds for homeless prevention and rapid re-housing services in ensuring units assisted with ESG funds meet local housing codes which are more stringent than federal standards.

Another impediment discovered in accessing housing, particularly for extremely low-income persons, is the payment and recovery of security deposits. The eligibility of using HPRP funds for security deposits proved to be vital in helping persons quickly obtain permanent housing. With limited resources from ESG, the City incorporated in its ESG Written Standards to require agencies utilizing ESG funds for security deposit payments to recover the deposit from landlords. This requirement was not well received by agencies as their experience with recovering security deposits from landlords has proven difficult and requires resources that many agencies cannot afford to use in recovering hundreds of dollars. The City did reach out to the New York State Attorney General's Office to explain the legal obligation of tenants and landlords with respect to payment and recovery of security deposit. To not cause an undue burden to agencies, the City will not require agencies to recover security deposits but will express the importance of case managers to educate tenants regarding their rights to recover security deposits. The City will also work with ESG funded agencies and the Continuum to strengthen processes to enhance efforts for recovering security deposits such as maintaining pre-and post-inspection photos and working with the Attorney General's Office to include language in landlord/tenant documents regarding the legal rights of tenants in recovering security deposits.

There were no housing complaints filed during PY 37. The City will continue to evaluate its processes of outreach and education, as well as request technical assistance from HUD as necessary, in order to help raise awareness amongst residents, housing developers, property managers and landlords with respect to fair housing laws.

Fair Housing and Equal Opportunity Monitoring

In 2008 the City was monitored by HUD's Fair Housing and Equal Opportunity division. During the monitoring, HUD representatives visited multiple agencies and examined the City Hall facility to ensure that no impediments existed to prevent access to HUD-funded programs. HUD prepared a detailed report documenting corrective actions that were needed based upon their inspection of select City and subrecipient facilities; the City subsequently entered into a Voluntary Compliance Agreement (VCA) with HUD to remedy the impediments.

On September 17, 2012, HUD staff conducted a site visit to monitor the City's performance in addressing corrective actions. Since their last site visit in 2011, the City has progressed in complying with 95% of the corrective actions identified in the VCA including completing retrofits in City Hall to comply with ADA requirements. The City is awaiting further guidance from HUD staff to understand additional items that will need to be completed to fully close out the VCA in 2013.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

The PY 37 Annual Action Plan identified the need to provide quality programming that would lessen housing cost burden² amongst minority homeowners and renters and seniors whose sole source of income is Social Security Income. The Plan

² HUD's Community Housing Affordability Strategy defines housing cost burden as low/moderate income households that use more than 30% of monthly gross income towards monthly housing costs.

also identified the need to address housing problems³ for disabled households with incomes at or below 30% of HUD's area median income. However with an economy in the midst of recovery, the reality is that many low-moderate income families, regardless of age or ability, can be classified as underserved because demand for assistance far exceeds the resources available. The resources available to meet underserved needs for specific subpopulations are extremely limited, thus most of the strategies employed in PY 37 are holistic in benefitting all households in need.

The most significant effort that the City utilizes in addressing housing cost burden is to promote the benefits of energy retrofits and weatherization in reducing energy consumption and utility bills. The City's housing repair program includes repairs that will improve efficiency including new windows, doors, furnaces and thermal insulation. The cost of doing business under the housing repair program has significantly increased with rising cost of materials, and compliance with lead and asbestos regulations. The City has faced the challenge of rising costs and declining resources by collaborating with housing agencies such as Quaranta Housing Services and New York State Homes and Community Renewal to absorb additional costs. The City attempts to defray additional debt incurred by the homeowner as much as possible by offering deferred zero-interest loans and complete forgiveness of certain loans upon homeowner compliance with occupancy requirements.

The City's involvement in the Binghamton Energy Leadership Program has also been successful in raising awareness and providing assistance to homeowners in applying for resources to complete energy efficiency retrofits. Participants are required to have complete energy audits in order to prioritize improvements that will provide the most savings in utility consumption. Participants are then assisted with applying for grants and/or low-interest loans financed under the New York State Energy Research Development Authority that will help provide them with the necessary upfront financing. To date, the program has conducted 40 educational presentations, obtained 1000 customer leads, assisted 200 people with completing energy assessments, and assisted 25 people with scheduling/completing energy retrofits.

PY 37 CDBG funds were used to support First Ward Action Council's Senior Housing Repair program which provides free labor to complete low-cost minor housing repairs. The agency's contract began January 1, 2012; as of August 31, 2012 the program served 24 senior residents. The agency uses CDBG funds to leverage additional funds under New York State's Restore program. The State's program enables the agency to complete major housing repairs for seniors such as installation of handicap ramps and roof repairs. The program is a beneficial resource in assisting seniors and disabled households with reducing costs towards maintenance and essential housing repairs.

In addition to housing programs, the City allocates CDBG funds to procure supportive service programs, especially programs that are unduplicated or provide an essential service to underserved populations. CDBG programs benefitting underserved populations included afterschool/summer programming for youth with disabilities, door-to-door transportation for elderly/frail elderly seniors and a health insurance counseling program for seniors and disabled adults. Over 150 low/moderate income persons benefitted from these supportive programs.

5. Leveraging Resources

- a. Identify progress in obtaining "other" public and private resources to address needs.*
- b. How Federal resources from HUD leveraged other public and private resources.*
- c. How matching requirements were satisfied.*

Restore New York

The City continues its effort to complete housing development projects under its NYS Restore 2 and Restore 3 grant programs but has been faced with some challenges in program implementation. First, several structures that were initially identified in the grant application for rehabilitation have been determined cost prohibitive to complete. Although the State will enable the City to demolish these structures, the units must be replaced with new structures, an equally cost prohibitive option. In either scenario a significant level of subsidization may be required in order to sell homes, especially to families below 80% of area median income. In a few cases, structures proposed for rehabilitation are located in the "proposed" 100 year floodplain, thus it is questionable whether investing public sources is prudent. Under Restore 1, the City initiated a competitive dollar property sale program that provided eligible applicants with up to a \$100,000 reimbursement from its Restore grant to develop new housing units on five Restore NY demolition sites. The City was able to work with applicants to successfully complete all five sites. Staff is exploring the cost feasibility of replicating the dollar property sale program for select Restore 2 and 3 properties.

³ HUD's Community Housing Affordability Strategy defines a housing problem as a unit that lacks complete kitchen or plumbing facilities, a unit with more than 1 person per room, or a low/moderate income household with a housing cost burden.

New York State Homes and Community Renewal (HCR)

In PY 37, the City secured a \$600,000 home improvement grant. The grant will allow the City to provide low/moderate income homeowners residing in single family units with a unit subsidy up to \$35,000, not to exceed 60% of the total project cost, to complete non-luxury home improvement repairs to address safety, health hazards and energy efficiency. The HCR grant is a two year grant, enabling the City to maximize its HOME funds in 2013 and 2014.

As aforementioned, the struggling economy has negatively impacted many households. Over the past two years, the City has received calls from potential homebuyers who are in need of help but are over income according to HUD income guidelines. In response to the housing collapse, financial institutions have implemented reforms in evaluating credit history and lending practices. Many over-income homebuyers face the same challenge as HUD income-eligible homebuyers with the lack of upfront financing for down payment and closing costs and essential repairs. The City will be able to serve this population under its HCR acquisition/rehabilitation grant. HCR's income guidelines enable the City to provide up to \$30,000 in down payment, closing cost, and rehabilitation assistance to households between 80%-112% of HUD's area median income. Recipients will be required to maintain the home as their principle place of residence for 10 years in order for the grant to be completely forgiven.

Neighborhood Stabilization Program (NSP)

In July 2012, First Ward Action Council and the City held a ribbon cutting event to mark the completion of the 3 Pine Street rehabilitation project. The rehabilitation project included the conversion and revival of a long standing vacant neglected two family home into a stunningly renovated one family home. First Ward Action Council has identified a potential homeowner who has successfully completed 8 hours of homeownership counseling with Metro Interfaith. The City is currently working with First Ward Action Council to secure the necessary documentation to receive State approval to proceed with the sale. The development of 3 Pine Street is unique in that the structure will remain as an affordable unit for 30 years; ownership during the affordability period must be conveyed to eligible owner-occupants with household incomes within 110% of HUD's area median income.

Community Development Block Grant Recovery (CDBG-R) Program

As part of the 2009 American Recovery Reinvestment Act, the City of Binghamton received a three year allocation of \$624,800. The City's application proposed to use funds for street repair, energy efficient lighting, demolition, program delivery and administrative activities. Federal regulations required projects to be completed and funds fully expended by September 30, 2012. Unforeseen legal and logistical barriers imposed by the local utility company, negatively impacted the City's ability to complete energy efficient lighting activities. However, the City was able to expend 99% of its CDBG funds to mill and pave seven streets and demolish six blighted structures by the expenditure deadline.

Homeless Prevention and Rapid Re-Housing Program (HPRP)

Under the 2009 American Recovery Reinvestment Act, the City of Binghamton received a three-year allocation of \$955,655 under HPRP. HPRP was designed to respond to the economic and housing crisis which resulted in many people losing jobs, losing homes, and losing hope. HPRP funds enabled the City to provide housing relocation and stabilization services, including but not limited to, rental payments, security deposits, utility expenses and case management up to 18 months. Over the City's three year grant period, which officially ended July 22, 2012, the City helped over 900 people obtain/maintain affordable permanent housing. The City was able to expend 93% of its grants funds before the expenditure deadline.

Energy Efficiency Community Block Grant (EECBG)

Under the 2009 American Recovery Reinvestment Act, the City of Binghamton received an allocation from the United States Department of Energy (USDOE) in the amount of \$204,200. The grant required the City to develop an Energy Efficiency and Conservation Strategy, which was formally approved by USDOE in January 2010. The City has utilized EECBG funds to develop a partnership with the Broome County Cornell Cooperative Extension to launch the successful Energy Leadership Program (ELP). ELP has helped generate market demand for energy retrofits by first educating and obtaining buy-in from community "leaders" to help advocate for policies and resources to stimulate consumer demand. The efforts of ELP helped influence the State's passing of the Green Jobs Green New York on-bill financing legislation and the Public Policy Education Fund's successful leveraging of \$280,000 from the New York State Energy Research Development Authority to educate and assist homeowners with financing energy audits and retrofits.

Brownfield Opportunity Areas (BOA) Program

The City has leveraged over \$500,000 under the New York State Department of State's BOA Program for three distinct BOA planning initiatives that will ultimately benefit residents and businesses in CDBG eligible neighborhoods. Over \$480,000 has been secured under the BOA Program for the City's First Ward Neighborhood to complete a Step 1 Pre-Nomination Study and Step 2 Nomination Study. The City is currently in the process of working with the State to execute

an agreement and begin the process of selecting a qualified consultant. The City has executed an agreement with the State and selected a consultant team lead by VHB Engineering, Surveying and Landscape Architecture to complete the Step 2 Nomination Study for the North Chenango Riverfront Corridor.

National Fish and Wildlife Foundation

The City of Binghamton has leveraged \$200,000 in grant funds under the Chesapeake Stewardship Fund. Grant funds will be used to provide developers with financial assistance in implementing green infrastructure stormwater management practices. The grant is a useful tool in the City's enforcement of its stormwater management ordinance which aims to reduce the impacts of minor flooding events, reduce the burden on the sewage treatment facility, contribute to improved water quality of the Susquehanna and Chenango Rivers, reduce the urban heat island effect and improve the quality of life and property values of Binghamton.

Community Challenge Planning Grant

The City of Binghamton secured \$486,058 in grant funds from the Partnership for Sustainable Communities, a federal interagency collaboration between the Housing and Urban Development Department, Environmental Protection Agency and Department of Transportation. The City recently selected the consultant team led by Interface Studios, LLC to coordinate the effort to update the City's Comprehensive Plan and reform the zoning code and design guidelines along the City's entire 1.7 mile Main Street-Court Street corridor. The City is in the process of executing subrecipient agreements with the Broome County United Way, Metro Interfaith, and VINES to complete cross-sector livability initiatives addressing resident/neighborhood network development, affordable housing, asset/wealth building, and sustainable food systems.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

The Department of Planning, Housing and Community Development (PHCD) maintains oversight of all federally-funded activities and ensures compliance with Consolidated Plan objectives. The selection process for PY 37 projects was consistent with the City's 2010-2015 Consolidated Plan. During the development of the Annual Action Plan, activities were evaluated by the Community Development Advisory Committee (CDAC) based on priority needs identified in the Consolidated Plan, as well as compliance with CDBG national objectives. The CDAC, along with staff from the Planning, Housing and Community Development department, develop the Annual Action Plan recommendations for the Mayor of Binghamton. The Mayor of Binghamton considers plan recommendations and submits a plan to Binghamton City Council. City Council considers CDAC recommendations and reviews the Mayor's Plan (which sometimes differ) and approves the Action Plan for submission to HUD. The Action Plan activities are then carried out by the City, its partner organizations, CHDOs or other sub-recipients. The City's Planning, Housing and Community Development (PHCD) staff monitors all activities to ensure the planned goals and objectives are being met.

This year involved City staff participating in an extensive amount of training to understand changes in HOME and ESG regulations. City staff participated in HUD webinars and teleconferences and sought technical assistance when necessary to ensure compliance. The City's Grants Administrator met with members of the Coalition for the Homeless of the Southern Tier to discuss the new regulations governing the Emergency Solutions Program and ways to work together to ensure compliance with reporting, recordkeeping and monitoring amongst all human service providers. The Grants Administrator also conducted an in-house training with Housing staff to summarize the changes for the HOME program and discussed how it will affect partnerships and projects with Community Housing Development Organizations.

The City provides technical assistance to its subrecipients as needed. Technical assistance workshops were provided to human service agencies applying for CDBG and ESG funding to raise awareness of their obligations if they were awarded funds. The City also hosted a workshop for all human service applicants and provided uniform client and reporting forms. Reporting forms were modified to ensure information correlated to information required in IDIS.

Impending deadlines for CDBG-R and HPRP required PHCD staff to maintain constant communication with subrecipients and department staff to ensure all programs were completed, and expenditures were obligated, incurred, and reimbursed within program deadlines. The City submitted a press release in March to ensure residents were aware of the finality of HPRP assistance which ended on June 30, 2012. This date was selected to ensure all expenditures from subrecipients were incurred and all activities were closed in HMIS prior to July 22, 2012, the City's official contract end date with HUD. The City was also able to successfully complete activities funded under CDBG-R by HUD's program deadline of

September 30, 2012. The City will be working with HUD representatives to close out both grants in PY 38.

Citizen Participation

1. Provide a summary of citizen comments.

The Administration continues to work with residents and encourage them to have a greater voice and participatory role in local government with respect to the use of federal funds. The City supports a range of venues for direct residential input, including but not limited to the Binghamton Neighborhood Assemblies, Neighborhood IDEA! program, Design Your Own Park Initiative, the CDAC, neighborhood planning activities (i.e., planning surveys, West Side Neighborhood Project, and BOA programs), and the citywide planning initiative under the Community Challenge Planning Grant.

Specific to the development of the Annual Action Plan, the City, in partnership with CDAC, sponsored two public hearings during the HUD entitlement planning process. The first public hearing was held on March 14, 2011 at 7:00 p.m. in City Council Chambers, a handicap accessible facility. The hearing provided residents an opportunity to inform CDAC and the Administration of current neighborhood needs prior to the development of the Action Plan. The second public hearing was held on May 9, 2011 at 5:00 p.m. in City Council Chambers. The second hearing provided an opportunity for residents to provide feedback in regards to the planning process and proposed activities. Per the City's Citizen Participation Plan, the City published notices in the local Press and Sun Bulletin newspaper 10 days in advance of the public hearing, as well as a public notice announcing the availability of the Draft Action Plan for a 30-day comment period. The City also raised awareness for public participation in the planning process amongst interested parties via e-mail communication and postal mailings. Press releases were also issued to maximize community awareness and involvement. Public comments received at public hearings and during the 30 day comment period were incorporated in the final submission of the City's FY 37 Action Plan.

The City of Binghamton published a legal notice in the Binghamton Press & Sun Bulletin announcing the release of this draft Consolidated Annual Performance Evaluation Report (CAPER) on November 15, 2012. The notice included the 15-day time period in which the public could submit written comments which was November 15, 2012 – November 30, 2012. No public comments were received.

Institutional Structure

1. Describe Actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Networking with City Departments

CDBG funds are allocated to several City departments for the delivery of services that will help in meeting community development goals. These departments include Code Enforcement, Public Works, Engineering, Parks, Economic Development, Youth Bureau, and Planning, Housing and Community Development (PHCD) which serves as the coordinating entity in managing HUD entitlement funds. To assist with management and compliance issues, PHCD relies on the services of the City's Comptroller Office and Corporation Counsel to provide financial and legal assistance accordingly.

Mayor Ryan continues to host mandatory monthly department head meetings to monitor performance in advancing key administrative goals. The Director of Planning attends this meeting to learn of each CDBG-funded department's progress in meeting goals identified in the Annual Action Plan. The Director also provides information regarding compliance issues that Directors will need to consider throughout project implementation.

The Mayor also hosts weekly Finance meetings with the Directors of PHCD and Public Works and the City Comptroller to discuss City finances and operations. In addition, PHCD also hosts its own Finance meeting to resolve specific issues with reconciling and reporting expenses in MUNIS and IDIS. These meetings will continue to be held as the Department continues to work diligently in complying with HUD financial reporting requirements and making improvements where needed to internal systems, workflows and controls.

The City continues to reserve Tuesday mornings for "Project Teams", a management approach that was implemented in Mayor Ryan's first year to improve interdepartmental coordination and communication.

Networking with Residents

The Community Development Advisory Committee (CDAC) serves as the formal resident participation body for the HUD

entitlement planning process. The development of the PY 37 Annual Action Plan with CDAC encompassed an extensive planning process with CDAC listening to the needs of Departments utilizing CDBG funds, co-sponsoring public hearings with the City, maintaining communication throughout the planning process with City Council and recommending improvements to the planning process. For FY 37, CDAC proposed a year round schedule which would enable them to focus on considering human service programs and to host a community outreach meeting to discuss past year accomplishments, proposed programming for the next fiscal year, and obtain further ideas for programming that should be considered with the next entitlement allocations. The focus on flood recovery efforts in Fall 2011/Winter 2012 compromised the City's ability to plan and schedule a community outreach meeting with CDAC. Since then, CDAC membership has significantly changed and therefore City staff have been more focused on addressing the learning curve regarding the role of CDAC. Nonetheless, the City is committed to instituting improvements that will encourage better understanding of CDAC's role and increased resident participation.

City staff continue to work with residents in ongoing neighborhood revitalization efforts. Ongoing initiatives that are/have been supported with entitlement funds on a project or program delivery basis include: Design Your Own Park; West Side Neighborhood Project; Neighborhood IDEA! Initiative; North Chenango River Corridor and First Ward Neighborhood Brownfield Opportunity Area Programs. The City will continue to connect with interested residents to further discuss the idea and the feasibility of incorporating or leveraging resources to incorporate resident ideas in City initiatives.

Networking with Agencies

City staff are involved with many agency collaborations addressing an array of issues including housing, mitigating homelessness, workforce development and job creation, economic development, sustainable development, youth development, health and quality of life. The major coordinative effort facilitated by the City of Binghamton to address housing and quality of life issues is the Binghamton Healthy Neighborhoods Collaboration (BHNC), which was formed to add institutional capacity to successfully implement the City's ambitious award-winning Restore NY projects. BHNC formalized two Committees to allow for more focused work on affordable housing and green jobs. The efforts of the Affordable Housing Committee has resulted in the City's support of the Binghamton Homeownership Academy and using CDBG funds to designate Metro Interfaith in providing homeownership counseling, referral and monitoring services. The efforts of the Green Jobs Committee has resulted in the City's support of the Energy Leadership Program and using CDBG funds to support a partnership with Broome County Cornell Cooperative Extension to launch the Energy Leadership Program. The City is also strengthening its working relationship with the Coalition for the Homeless of the Southern Tier in instituting reforms that will enhance compliance, program delivery and leveraging resources to meet federal goals to eliminate chronic homeless in five years, and homelessness amongst youth and families in ten years.

More information about these and other successful collaborations that have strengthened institutional structure is provided in the "Other Narratives" section of this report.

Monitoring

1. Describe how and the frequency with which you monitored your activities.

Frequency of Monitoring

Staff members from the PHCD department conduct remote and on-site monitoring reviews of subrecipient programs. To conduct remote monitoring of project performance, the City requires CDBG subrecipients to submit three progress reports, ESG subrecipients to submit semi-annual progress reports, and CHDOs to submit one annual performance report. Reports are customized by the City to ensure all programs capture required information. In addition to tracking program performance, subrecipients are required to submit reimbursement requests at least every three months. City staff review reimbursement requests to ensure expenditures align with the agency's approved budget and are on track to be fully expended at the contract end date. These reports provide the City with a snapshot of each agency's progress in meeting their program goals and objectives.

On-site monitoring reviews of subrecipients are conducted annually. It is preferable to conduct site reviews one month after receiving the final performance report in order to review client files and verify the total number of clients served throughout the program contract year who met residency and income requirements. However if a performance report submitted during the year demonstrates that a subrecipient is failing to meet the needs of clients or is failing to deliver the program effectively, the City will schedule a site visit to help the agency identify its challenges and discuss possible solutions that will help the agency get back on track to meet program goals.

2. Describe the results of your monitoring including any improvements.

The Housing staff completed on-site visits to CHDO agencies; monitoring results are detailed in the HOME section of this report. Site visits with PY 37 CDBG and ESG subrecipients were initiated in August 2012. When possible, City staff scheduled one observation visit to watch the program in action, and a second visit to review client files. Observation visits were conducted for Action for Older Persons Senior Health Insurance Counseling Program, Boys and Girls Club Teen Club Café Program, HAVEN Afterschool Program, Broome County Urban League Afterschool/Summer Enrichment Program, and Catholic Charities Teen Transitional Living Program. Monitoring visits were also completed at these agencies, as well as other subrecipient agencies ACHIEVE (Summer Camp for Disabled Youth), Catholic Charities (Retired Senior Volunteer Transportation Program), Cornell Cooperative Extension (STEM Summer Youth Employment Program), Literacy Volunteers and YWCA.

The City hosted a technical assistance workshop with CDBG/ESG recipients to discuss performance, eligibility and recordkeeping requirements. To facilitate monitoring and documenting eligibility, all CDBG agencies are provided with a client intake form. ESG recipients are provided technical assistance, as needed, in maintaining the integrity of data in HMIS. The monitoring of CDBG funded agencies found that many of them are still in need of strengthening their intake process to ensure clients accurately complete and sign CDBG application forms. There is also a disconnect with program expectations and outcomes that are being administered by program staff, and their understanding of the performance goals that they should meet as outlined in the agency's contract. The monitoring of Catholic Charities ESG program found that there was a need for the agency to strengthen its documentation regarding clients' homeless status. As a transitional housing program, the agency needs more written third party verification instead of relying on client self-certifications. The City will attempt to address these issues by once again hosting a technical assistance workshop and encouraging agencies to invite staff who will be responsible for client intake, program reporting and delivery, and involved in monitoring.

The City's Youth Bureau Director continues to participate in monitoring of youth funded agencies. The Director maintains communication with the New York State Office of Family and Children Services which provides financial assistance to the City and County Youth Bureaus and supports youth programs in Broome County through its Runaway and Homeless Youth Act and Special Delinquency Prevention Program funding streams. Her communication with the State has included discussion of the State's development of a comprehensive evaluation tool that Youth Bureaus across New York State can use to evaluate programs. A preliminary review of the report indicates that it will be very helpful in providing quantitative and qualitative information to assist agencies with enhancing program design and delivery.

The HMIS technical consultant representative from Northern Creations Consulting, Inc. also participated in monitoring of ESG agencies at YWCA and Catholic Charities. Cross evaluation of client files were done to ensure data maintained in client files were consistent with data entered into HMIS. The HMIS review also ensured that significant time gaps did not exist with actual dates of client entry and exit vs. entry and exit dates entered in HMIS versus. No significant issues with HMIS reporting were found. The City's Grants Administrator will be scheduling a site visit at Volunteers of America in January to review client files and document receipt, delivery and installation of ESG funded equipment for their homeless men and family shelters. The Grants Administrator will coordinate with the HMIS technical consultant to once again cross analyze client files and verify that information was accurately and timely recorded in HMIS.

3. Self Evaluation

- a. Describe the effect programs have in solving neighborhood and community problems*
- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*
- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*
- d. Indicate any activities falling behind schedule.*
- e. Describe how activities and strategies made an impact on identified needs.*
- f. Identify indicators that would best describe the results.*
- g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*
- h. Identify whether major goals are on target and discuss reasons for those that are not on target.*
- i. Identify any adjustments or improvements to strategies and activities that meet your needs more effectively.*

The economy remains on recovery from the 2008 catastrophic housing market collapse. With a significant amount of the federal government's resources prioritized for war efforts in Afghanistan and Iraq, federal funding provided to local governments has dwindled over the past 5 years. Fortunately, the City of Binghamton's local housing market remained strong. But similar to many upstate municipalities, the City struggles with the balance of providing its residents and businesses with quality services and forging ahead with quality community projects with declining revenues.

In spite of fiscal challenges, the City has tried to remain true in strategically using entitlement funds to meet priority community development needs. Improving the City's housing stock continues to be a high priority. The management of the Binghamton Homeownership Academy continues to be strengthened with the development of partnerships that help promote homeownership preparedness, streamline client referrals, and help the City and community partners maximize its limited resources. The City's Housing staff maintained an active portfolio of 38 housing projects receiving assistance under the City's single family housing rehabilitation program, first time homebuyer program, and the City's recent grant received from New York State Housing and Community Renewal which enables the City to help first time homebuyers between 80%-112% of HUD's area median income with acquiring and rehabilitating homes. The City's housing programs are structured to address lead based paint hazards, code compliance, and energy efficiency to ensure the home remains safe and affordable over the long term. Another aspect to affordability is providing funds in the forms of zero interest deferred loans that are either completely forgiven or partially forgiven upon homeowner's satisfactory fulfillment of occupancy terms.

There are several housing projects that the City has aggressively pursued development options in partnership with housing developers which have fell behind due to obstacles in leveraging additional resources. First Ward Action Council's development of the Lincoln Hotel has been stalled due to the limitations of leveraging resources under the Low Income Housing Tax Credit Program. The agency is moving forward in applying for these funds so that they may proceed with development in 2013. Another housing project that has been stalled is 1241 Vestal Avenue as developing the current lot would not comply with the City's zoning code. The City is working closely with its housing developers to determine options for expanding lot coverage so that development activities can commence in 2013.

With the significant cuts in funding in HOME and CDBG, and the loss of staff, the City's goal is to develop the necessary partnerships that will allow us to maintain the level of services as provided in prior years. The City's Housing Department will be down from two to one Housing Coordinator. The role of the Coordinator is to manage housing rehabilitation projects which include working with clients and contractors on housing inspections, scopes of work, frequent on-site monitoring and resolving client disputes. Coordinators also monitor Community Housing Development Organization projects and conduct annual on-site inspections to ensure completed CHDO projects comply with the City's housing quality standards. The Director will be working with Housing staff to discuss realignment of staff responsibilities in light of staff reduction. The loss of the City's Grants Writer has required the department to be extremely selective in pursuing additional grants which involve dedication of staff time to properly administer and implement. To adjust to this loss, the Director has assigned Project Managers from each division to assume responsibility for reporting and reimbursements for grants applicable to their departments. The City's Economic Development Office has also lost one full-time staff member. The Office has adjusted to this loss by increasing the workload of existing staff and hiring a part-time clerk to assist with administrative tasks.

According to information published by the National Association of Development Organizations, proposed funding for the CDBG program in 2013 is facing a slight increase from 2012 levels. President Obama requested 2013 CDBG funding to remain consistent with 2012 levels at \$2.9B. The House of Representatives approved an appropriation bill that would fund the CDBG program at \$3.34 billion, approximately \$400 million above the FY 2012 level and the Administration's FY 2013 request. The Senate, in turn, approved an appropriation bill that would fund the CDBG program at \$3.1 billion, approximately \$150 million above the FY 2012 level and the Administration's FY 2013 request. These bills have not been voted upon by Congress, and these bills cannot be considered if Congress does not act to prevent across the board cuts in discretionary spending (sequestration) by January 3, 2013. The City is optimistic that the willingness of Congress to consider increased investment in important programs such as CDBG will serve as a motivating factor to push for compromise and solutions and avoid further disinvestment and financial burden on local economies.

Lead Based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

The City continues to pay for lead assessments and clearance tests as a separate activity at no cost to the homeowner in order to prevent the costs of lead-based paint testing from adding directly to the cost of each client housing activity. The

reduction of CDBG and HOME funds has focused the City's efforts to improving existing owner-occupied single family housing. Approximately 43%⁴ of the City's housing stock is comprised of one unit homes.

The following measures were taken by Housing Staff to inform residents about the hazards of lead-based paint and to ensure HUD-funded housing rehabilitation projects effectively address lead paint hazards:

- In an effort to educate citizens about lead-based paint hazards, the City distributed a copy of the Environmental Protection Agency (EPA) brochure "Protect Your Family From Lead in Your Home" to all applicants assisted under the City's housing programs. The owner must sign a receipt acknowledging receipt of this brochure.
- During the property inspection, the Housing Coordinator conducts a visual inspection to identify potential lead hazards on all chewable surfaces within reach of small children, friction and impact surfaces where lead dust can form, areas of bare soil at the exterior of the building or any other potential lead hazards.
- In all housing activities, lead-hazards are identified through an independent Risk Assessment at no cost to the homeowner. The assessment firm determines all areas where lead is present and provides a "Lead-Based Paint Risk Assessment Report." The report is then used to help the Housing Coordinator determine what aspects of the housing rehabilitation require lead paint safe work practices.
- A copy of the "Lead-Based Paint Risk Assessment Report" report is given to the property owner. The Housing Coordinator and the owner review the report and determine levels of lead hazard reduction which may also include interim controls and abatement. Work is closely monitored by the Housing Coordinators to make sure that items are correctly addressed in the least amount of time to avoid disruption to the household.
- Upon completion of the lead reduction work, a clearance test is conducted at the property by the assessment firm; a certificate of clearance is issued to document lead hazards were mitigated.

Addressing health hazards is a priority of the City's housing programs. Loans that are used to address lead hazards are 100% forgiven should the client maintain and occupy the unit as their principal place of residence for more than five years. Compliance with federal lead regulations is incorporated in CDBG/HOME housing development contracts with CHDOs and housing developers. Agencies are obligated to provide written documentation to the City to confirm compliance with lead regulations.

HOUSING

Housing Needs

1. *Describe actions taken during the last year to foster and maintain affordable housing.*

Promoting Homeownership

The City's housing programs have a strong focus in preserving the City's tax base, neighborhoods and housing stock by promoting homeownership and helping existing homeowners maintain their homes for the long-term. To increase the success of homeownership, first time homebuyers are required to graduate from Binghamton's Homeownership Academy. At a minimum, clients are required to participate in 8 hours of homeownership counseling with Metro Interfaith staff, but interactions are usually more involved with services to enhance credit repair and financial readiness. Once client's educational and financial arrangements are in order, Metro Interfaith makes referrals to first time homeownership assistance programs including the City of Binghamton.

The City uses CDBG funds to provide down payment and closing cost assistance which help make homes affordable for clients to purchase. This assistance is typically followed up with HOME funds, AHC funds, or other private/public funding sources, to assist with code compliance, lead hazard reduction, and weatherization improvements. Partnerships with Quaranta have enabled the City to use its funds for several down payment/closing cost assistance grants which enables Quaranta to focus its funding for rehabilitation. Funding for down payment/closing cost assistance are provided as a deferred zero interest loan that is 100% forgiven if clients maintain the assisted unit as their principal place of residency for more than 5 years.

The City uses HOME funds to assist existing homeowners of single family homes with necessary improvements that will improve the quality and efficiency of housing stock. Financing of lead hazard reduction activities are provided in the form

⁴ 2009-2011 American Community Survey

of a deferred zero interest loan that is 100% forgiven if clients maintain the assisted unit as their principal place of residency for more than 5 years. Financing of non-lead non-luxury improvements are provided in the form of a deferred zero interest loan that is 60% forgiven upon the transfer of title after 5 years of occupancy. The City's financing options spare homeowners with the burden of upfront financing and increased household debt.

Home Repairs for Seniors

The First Ward Action Council, a designated CHDO, received an allocation of \$15,000 in CDBG funds to operate the Senior Home Repair Program. This program provides a variety of small to mid-sized emergency home repairs to low-income elderly households. Such repairs include light carpentry, plumbing and general maintenance items. With an aging population, this program meets a specific need in providing seniors with an affordable service to help them remain safely in their homes.

Permanent Supportive Housing Projects

During PY36, the City PHCD Director provided a letter in support of Opportunities for Broome application to the New York State Office of Temporary Disability Assistance for a Homeless Housing and Assistance Program grant. The agency's application proposed to substantially renovate a multi-unit building located at 86 Carroll Street and provide 22 units of safe affordable housing for individuals who would otherwise be homeless. In PY37, the agency received notice that their application was favorably considered.

Mitigating Homelessness

The City was fortunate to have HPRP funds up until July 2012 as a resource to assist low-income renters with avoiding homelessness and maintaining or relocating clients to affordable units, and helping homeless persons quickly move into affordable permanent housing units. In some cases, HPRP funds were used to help homeowners avoid homelessness by paying utility/water bills. This assistance was necessary in helping homeowners avoid relocation due to their inability to comply with the City's Code which requires housing units to maintain electricity, gas and potable water during periods of occupancy. The City has prioritized using approximately \$50,000 of its second FY 37 ESG allocation to fund a qualified agency to provide housing relocation and stabilization services to maintain affordable housing and mitigate homelessness in the City.

Specific Housing Objectives

- 1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*
- 2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*
- 3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.*

Data from the 2009 Comprehensive Housing Affordability Strategy estimates the City's homeownership rate at 47%, an increase from the homeownership rate identified in the U.S. 2000 Census of 43%. The 2010-2015 Consolidated Plan continues to place a strong emphasis on using entitlement funds to promote homeownership. The City continued its efforts towards increasing and enhancing homeownership utilizing entitlement funds, program income and leveraged resources. The following chart compares housing activities proposed in the second year of the 2010-2015 Consolidated Plan to actual housing activities active in PY 37.

Homeownership Programs							
Activity	Proposed Accomplishments			Actual Accomplishments			Percentage of Goal Achieved
	30% AMI	50% AMI	80% AMI	30% AMI	50% AMI	80% AMI	
Homeownership Rehabilitation Programs	2	7	18	1	10	19	111%
Senior Rehabilitation Program*	18	12	4	10	8	6	71%

**The agency's contract is from January – December 2012. The amount of clients served reflects persons served from January – August 2012.*

The City uses its CHDO set-aside as the primary source for developing affordable rental properties. The City established a goal to undertake one CHDO rental rehabilitation project in PY 37. The City is currently working with Opportunities for

Broome to allocate FY 37 CHDO funds in support of repairs at 46 Griswold Street located in the City's East Side neighborhood. Supporting this project builds upon the agency's efforts to maintain quality affordable rental housing unit with its recent completion of repairs at its neighboring four-family rental apartment building at 48 Griswold Street.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

The City of Binghamton continues its close working relationship with the Binghamton Housing Authority (BHA). This relationship has been further enhanced through the sponsorship of BHA's not-for-profit subsidiary Community Potential, Inc. (CPI). BHA and CPI serve as collaborative partners within the Binghamton Healthy Neighborhoods Collaboration. The City has designated CPI as a CHDO, and has executed two agreements with the agency to rehabilitate two distressed vacant structures located at 18 James Street and 13-13½ Hancock Street that will be sold to eligible homebuyers. The City has allocated Restore NY and HOME funds to help finance these projects. The rehabilitation of 18 James is 90% complete. The rehabilitation of 13-13½ Hancock has not commenced due to financial and over-subsidization concerns.

BHA manages senior housing at North Shore High Rise Towers and North Shore Village, and family housing units at Carlisle and Saratoga housing complexes. It also has a partnership with Opportunities for Broome to provide case management services for homeless residents living in BHA's homeless housing complex located at 4-6 Lisle Avenue. Residents residing at the Authority's senior housing and homeless housing complexes were forced to evacuate due to damages from the September 7, 2011 flood. The City maintained constant communication with BHA management and facilitated dialogue and representation of the Authority's needs with HUD, FEMA, local officials and Broome County COAD volunteer disaster recovery group. All of the agency's housing stock is now back online.

The City has been working with the Authority to develop another homeless housing complex on a vacant lot close by 4-6 Lisle Avenue. In order to provide the Authority with the lot coverage needed, the City initiated a land swap with Broome County to sell its property at 23 Lisle and in turn acquire the County's lot at 20 Lisle which provides the Authority the footprint needed for development. Once acquisition is finalized the City will work with the Authority to transfer ownership and assist in leveraging the resources needed to successfully replicate development of its 8 unit complex at 4-6 Lisle Avenue.

The Housing Authority also hosts the administrative operations of the Broome County Gang Prevention Program. The program lost its Executive Director of nearly 10 years in February 2012. The departure and budgetary constraints of the program have caused the Authority to evaluate the viability of the program's future. The Authority has forged partnerships with Broome County Cornell Cooperative Extension to devote financial resources to jointly support the efforts of the Outreach Coordinator with his continued outreach and mentoring activities to at-risk youth. As part of the FY 37 human service application process, the Broome County Gang Prevention was awarded \$10,390 to conduct outreach and afterschool programming for youth at Binghamton High School and kids residing in the City's West Side neighborhood, a neighborhood challenged with juvenile delinquency and disproportionate incidents of crime. City staff from the Department of Planning, Youth Bureau, Police Department and the Mayor's Office participated in several meetings with Gang Prevention members to better understand concerns and commitment. A decision was made to support the agency's efforts to continue outreach, forge partnerships and leverage resources by providing a one year no cost extension to the agency's contract which will enable the program to operate until June 2013, the end of the academic year.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

The City of Binghamton's 2010-2015 Consolidated Plan noted homeownership, homeownership education and the maintenance of existing housing stock as major housing issues that the City needed to address in the 5-year plan period. The Consolidated Plan cites specific barriers to affordable housing as: 1) compliance with federal lead and state asbestos regulations; 2) proposed changes in the City's floodplain map (cited prior to the September 7, 2011 flood); 3) escalating public utility rates and payment policies; and 4) laws and policies governing mortgage financing and credit lending. These barriers negatively impact access to affordable home ownership opportunities, addressing maintenance needs and housing cost burden.

To address these barriers, the City continues to program entitlement funds towards down payment and closing cost assistance and rehabilitation. In addition, entitlement funds are used to provide lead assessment and clearance testing and homeownership counseling at no cost to clients. To address the housing market's trend in rising closing costs, the City increased assistance under its down payment/closing cost grant 100% raising grant limits from \$5,000 to \$10,000. The grant remains affordable to low-income persons as a deferred zero interest loan completely forgiven upon successfully fulfilling the City's term of maintaining the unit as a principal place of residence for 5 years.

In the past, the City limited assistance under its AHC home improvement grant to \$10,000 as this was a sufficient infusion of State funding in the City's HOME funded projects. However due to a 40% decrease in FY 38 HOME funds, the City has increased its current AHC grant of \$600,000 to provide a maximum of \$30,000 in AHC assistance for home improvements. This change will enable the City to maximize its HOME resources and continue completing comprehensive scopes of work. With the housing staff being reduced from four to three persons, there will be a challenge in managing client caseloads at the current level of 25-30 per annum.

CDBG funds allocated to Planning staff enabled the City's Sustainable Development Planner to continue working with Broome County Cornell Cooperative Extension and Public Policy Education Fund in raising awareness and assisting clients with completing energy retrofits. Residents who take advantage of completing energy audits and retrofits will experience financial savings with decreased utility consumption. CDBG funds allocated to Economic Development staff is complementing efforts to increase demand with increasing supply via the successful leveraging of the Rural Business Enterprise Grant which will help to establish a green jobs revolving loan program to expand credentialed energy contractors and training and employment opportunities in the green sector for low/moderate income persons.

HOME/American Dream Down Payment Initiative (ADDI)

1. *Assessment of Relationship of HOME Funds to Goals and Objectives.*
 - a. *Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.*

HOME Program

The City of Binghamton is a designated Participating Jurisdiction (PJ) and receives HOME funds for housing activities. The City allocates HOME funds for three budgetary areas: the City's Single Family Rehabilitation Program, Community Housing Development Organization (CHDO) projects and program administration. Funds expended in PY 37 under the HOME program include:

Housing Rehabilitation	\$459,054.50
Housing Administration	\$ 68,878.25
CHDO Projects	<u>\$196,130.41</u>
Total	\$724,063.16

Single Family Rehabilitation

The City addressed homeownership priorities outlined in the 2010-2015 Consolidated Plan by offering the Single Family Rehabilitation Program, which provides up to \$25,000-\$30,000 in HOME and/or AHC funds for non-lead renovations, plus additional HOME funds to mitigate potential lead hazards, in single family housing units. Renovation is targeted to address safety and health hazards related to the NYS Uniform Building Code and to increase energy efficiency performance. The typical single family HOME-funded project cost is \$35,000 - \$40,000, including addressing lead and non-lead renovation items. The Single Family Rehabilitation Program is very popular. The demand for this program far exceeds the resources available, however the City's burgeoning partnership with Quaranta Housing Services has greatly assisted with serving additional residents that the City would not otherwise be able to due to insufficient resources.

Under its Single Family Housing Rehabilitation program, the City maintained an active roster of 30 clients, and completed 19 projects.

CHDO Funds

As a recipient of HOME funds the City is required to commit 15% of its annual HOME grant to a Community Housing Development Organization. In PY 37, the City's set aside was \$101,000. Although this report reflects CHDO expenditures, these expenditures are associated with set-asides funded under prior program years. The City anticipates that its PY 37 allocation will be committed in 2013 as Housing staff work with Opportunities for Broome to complete a low-income rental rehabilitation project at 46 Griswold Street. This property is adjacent to the agency's rental unit at 48 Griswold Street which the City supported with prior year HOME funds.

2. HOME Match Report

- a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*

The Form HUD-40107-A is included in Appendix D.

3. HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).*

The City did not execute prime or subrecipient contracts with Minority and Women Business Enterprises during the program year.

4. Assessments

- a. Detail results of on-site inspections of rental housing.*
b. Describe the HOME jurisdiction's affirmative marketing actions.
c. Describe outreach to minority and women owned businesses.

The City is required to monitor rental units associated with completed CHDO projects. The monitoring period is based upon the per unit subsidy of HOME funds disbursed in the project. The inspections are annually conducted by Housing staff members and consist of a review of each unit to document compliance with state and local building code regulations and local Housing Quality Standards. During PY 37, the City's Housing staff conducted on-site inspections at the following CHDO sites:

First Ward Action Council

- 165 Clinton Street
- 171 Clinton Street
- 81 Clinton Street
- 144 Clinton Street
- Dwightsville Housing (218, 220, 222, 224, 226 and 229 Front Street)

Opportunities for Broome

- 41 Carroll Street
- 105 Susquehanna Street
- 109 Susquehanna Street
- 111 Susquehanna Street
- 92-94 Carroll Street
- 542 State Street

No corrective actions were identified for these units.

Housing MBE and WBE Activity

Selection of contractors is the responsibility of the homeowner therefore contracts are executed between the contractor and homeowner. However the City encourages MBE and WBE contractors to submit the requisite credentials to be listed as a certified contractor on the City's contractor registry. Credentials collected include contractor's professional insurance, lead based paint certification, and three professional references. The registry is provided to the homeowners and increases contractors' opportunities to bid and win projects under the City's housing programs.

HOMELESS

Homeless Needs

1. Identify actions taken to address needs of homeless persons.

In an effort to reduce poverty and homelessness, the City of Binghamton outsources 95% of its annual Emergency Shelter Grants (ESG) allocation to support community agencies that provide housing and/or essential services to homeless individuals and families. The City utilized its FY 37 Emergency Shelter Grant allocation to fund three homeless service providers: YWCA Emergency Shelter which provides emergency housing and case management services to homeless women and children; Catholic Charities Teen Transitional Living Program which provides transitional housing and case management services to homeless youth and parenting teens; and Volunteers of America Emergency Housing Programs which operates two emergency housing shelters for homeless men and homeless families. All of these programs help homeless persons address basic needs, provide client advocacy to access financial support from mainstream resources, and provide linkages to additional support services including, but not limited to, employment training, life skills training, health counseling, and childcare services.

In 2009, the City received a three year \$955,655 grant under HUD's Homeless Prevention and Rapid Re-Housing Program (HPRP) to provide financial assistance and case management to help individuals obtain/maintain homes. HPRP provided more flexibility in assisting clients than ESG since funds could be used to help clients over an 18 month timeframe with housing costs such as security deposits, rental/utility arrears and ongoing expenses, hotel/motel vouchers, moving costs and storage fees.

The primary financial benefit of HPRP in assisting homeless persons with securing permanent housing was providing funds for security deposits. Community members expressed concern that the sunseting of the HPRP program would cause a significant gap in helping homeless persons due to the limited resources available to assist with utility and security deposits. Although ESG resources are significantly less than HPRP, the City has developed written standards that will enable ESG funds to be used towards these needs. The City received a second allocation of \$57,499 in PY 37 under the transformed Emergency Solutions Grants Program. The transformation shifts focus to prioritizing funds to rapid re-housing and retention of permanent housing. Consulting with members with the Coalition of the Homeless for the Southern Tier, the City received approval to proceed with allocating its second FY 37 allocation for homeless prevention and rapid re-housing activities.

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

The Coalition of the Homeless for the Southern Tier has identified a continued need for affordable, quality permanent and permanent supportive housing throughout the County to assist homeless individuals in achieving maximum self sufficiency. The highest subpopulation of chronic homeless individuals continues to be individuals diagnosed as severely mentally ill and/or chronic substance abusers. Permanent supportive housing is different than permanent housing in that it provides housing and support services to increase client retention and self-sufficiency. This type of housing is targeted to homeless individuals with a diagnosable disabling disorder (i.e., mental illness, substance abuse, persons with HIV/AIDS).

The City has supported efforts by members of the Coalition to expand permanent supportive housing options for the local homeless population. The City supported the Homeless Housing and Assistance Program Grant application for Opportunities for Broome to rehabilitate a 22 unit apartment building and provide shelter and supportive services to homeless clients. During PY 37, the agency learned that their application received favorable consideration from the New York State Dormitory Authority. The City is in the process of executing a land swap deal with Broome County to acquire a property at 20 Lisle Avenue. This property along with the City owned property at 22 Lisle Avenue would be sold to the Binghamton Housing Authority, and provide them with the footprint to apply for a Homeless Housing Assistance Program Grant to replicate their successful homeless housing project at 4-6 Lisle Avenue. The City is confident that it will have successful negotiations with the Housing Authority to transfer property and support their pursuit of the HHAP grant during the next program year.

The City has also learned from its experience with HPRP that an integral component is to empower homeless persons in evaluating the lifestyle changes that are necessary in maintaining permanent housing. With limited staff resources, the HPRP team agreed that the best opportunity to provide enhanced case management services were to clients receiving ongoing assistance. As part of its Emergency Solutions Written Standards, the City requires case managers to establish an individualized service plan for any client receiving more than one month's financial assistance. At a minimum the individualized service plan must include employment/educational goals for unemployed/underemployed clients (including

household members). Clients must also financially contribute up to 30% of their gross household income towards housing. Case managers will have discretion to terminate ongoing assistance for clients who fail to document their efforts in meeting goals identified in their service plan and/or clients who fail to contribute the agreed upon monetary portion for housing.

3. Identify new Federal resources obtained from the Homeless SuperNOFA.

The primary coordinative agency addressing the needs of homeless persons is the Coalition for the Homeless of the Southern Tier. The goal of the Coalition is to provide the means for persons who are homeless or at-risk of homelessness to continually receive varying levels of service that will move them from homelessness to self-sufficiency. This type of initiative requires a great deal of coordination amongst different agencies. The City continues to participate in Coalition meetings and meetings facilitated by the Coalition's subcommittee known as the NOFA/Funding and Development subcommittee. This subcommittee coordinates the submission of CoC projects competitively funded under HUD's SuperNOFA process. Under the 2011 CoC funding cycle, the Coalition was awarded \$1,014,576 for the following programs:

- YWCA Permanent Supportive Housing Program Women - \$82,000
- Binghamton Housing Authority Permanent Supportive Housing Program - \$141,600
- YWCA Young Women's Residential Achievement Program - \$99,074
- Fairview Recovery Services Men's Supportive Housing Program - \$143,732
- Fairview Recovery Services Outreach and Retention Program - \$152,077
- YWCA Intensive Independent Living Program - \$107,081
- Chenango/Otsego Counties Homeless Management Information System - \$91,000
- Fairview Recovery Services Shelter Plus Care Program - \$198,012

The Coalition is currently in the process of preparing its 2012 CoC SuperNOFA application due to HUD on January 18, 2013. The Coalition advertised acceptance of letters of intent in the Press and Sun Bulletin from November 14-16. It was announced at the November 28th Coalition meeting that two letters of intent for new programs were submitted thus far.

Emergency Shelter Grants (ESG)

- 1. Identify actions taken to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*

The Broome County CoC/Homeless Coalition is the primary advocacy network for addressing housing and supportive service needs of homeless persons. The CoC, and the NOFA/Funding and Development subcommittee, have primary responsibilities for identifying resources, assessing gaps in program delivery, and leveraging resources to address gaps. City staff participate in both CoC and the NOFA/Funding and Development Committee to discuss programming needs, challenges and solutions that will move persons towards permanent housing opportunities.

Based upon the latest published reports⁵ (2011), Broome County's annual sheltered population of individual homeless adults is estimated at 1,439. Approximately 73% of this population resided in emergency shelter; 18% resided in transitional housing and 9% resided in permanent supportive housing. Over 50% of adults residing in emergency shelter and permanent supportive housing are female; over 50% of adults residing in transitional housing are male. It is important to note that the published reports do not portray the full extent of homelessness as it does not include statistics for homeless families, unaccompanied homeless youth and children in homeless families. It is hopeful that this information will be incorporated in HUD's 2012 published reports as there are programs locally such as the YWCA, Volunteers of America, Catholic Charities and Berkshire Farms that provide housing and supportive services to these populations.

Homeless persons residing in emergency and transitional shelter are provided with case management and advocacy services. Upon entry, clients participate in a full intake with case managers to discuss financial, health/medical, legal, and other support services that are needed to enhance stability. Case managers provide advocacy and referral services to assist clients with accessing mainstream resources including, but not limited to, public assistance, Social Security Disability/Social Security Income, unemployment, and child support. All shelters ensure residents have access to food by

⁵ <http://www.hudhdx.info/publicAharReports.aspx?site=140&year=2011&rpts=LocalReports&type=html>

either assisting clients with applying for food stamps, obtaining additional food from food banks, or in the case of Volunteers of America providing three meals a day on site which eliminates the need for clients in applying for food stamps.

Most shelters providing emergency housing have adopted a policy to move persons toward transitional or permanent housing within 30 days. The policy for residing in transitional housing can range from 6 months up to 22 months. Due to funding requirements, some transitional housing programs must enforce a policy that prevents clients from working in order to focus on maintaining long term health and sobriety. This policy is in place as an attempt to increase the success of transitioning clients with chronic substance abuse and mental health needs to permanent/permanent supportive housing. Other transitional housing programs, such as the ESG supported Teen Transitional Living Program, provide independent living skills training and establish goal settings based upon individual need. Thus, some clients goals are to focus on education only, some clients are able to work and go to school, and some clients must focus on health and childcare as parenting teens.

The last point in time street count conducted on January 28, 2011 identified the unsheltered homeless population at 11 persons which is consistent with prior street counts. Conducting a point in time count during the last week of January is a HUD requirement established for Continuum of Cares nationwide. Binghamton's climate is coldest during December – February. The Coalition has raised concerns that conducting a street count in the cold month of January may not provide an accurate representation regarding the problem of unsheltered/chronic homelessness. Additionally, the Coalition has adopted a no freeze policy to ensure homeless persons have access to safe shelter. During these months shelters operate in overflow capacity, Coalition funds are used for hotel/motel vouchers, and some churches avail space for beds and meals. Discussion has ensued to conduct an additional street count in the warmer months of May – July. This count may provide a more accurate picture regarding the state of Broome County's unsheltered/chronic homeless population.

The Coalition has funding for two street outreach workers through the YWCA and Fairview Recovery Services. Street outreach workers are knowledgeable in identifying places not meant for human habitation where homeless individuals are known to stay such as riverbanks and bridge underpasses. Outreach workers collaborate with a diverse community network of faith-based, institutional and community service providers to connect unsheltered homeless persons to systems of care. As one can guess, the consistent unsheltered homeless population of 11 is largely made up of the same hard to reach persons. Street outreach workers collaborate with soup kitchens, food banks, and clothing/consignment shops to provide bagged food, blankets, coats and other essential items to address basic needs for participants who are not ready to pursue shelter in a structured setting. During the year, street outreach workers began developing a street resource referral guide which includes a brief synopsis of provider referral and intake policies, and hours of availability for intake. Developing the guide has highlighted the need to address gaps in addressing needs of homeless persons during nighttime and weekend hours. This is especially true since the Continuum is comprised of two 24 hour emergency intake shelters, one 24 hour crisis center for homeless clients with substance abuse disorders, and a public assistance unit which is not operable during the weekend.

Funding from the SuperNOFA process supports outreach and retention programming and permanent supportive housing programs. In the past Emergency Shelter Grants funds have primarily supported emergency shelter and transitional living programs since these activities were not eligible for funding under HUD's SuperNOFA process. However with the interim regulations under the Emergency Solutions Program the City anticipates focusing more ESG funds to support centralized case management and financial services to help persons who are unsheltered or residing in emergency shelters obtain and maintain permanent housing

2. Assessment of Relationship of ESG funds to goals and objectives

- a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals and specific objectives established in the Consolidated Plan.*
- b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*

The priorities outlined in the City's 2010-2015 Consolidated Plan to eliminate the population of homeless persons within the community include:

- maintaining and expanding community-based case management and treatment programs to formerly homeless persons and those at-risk of homelessness due to chemical dependency and/or mental illness
- increasing the number of permanent supportive housing beds throughout Broome County

- strengthening the process to document persons housed under very temporary/unstable conditions
- supporting existing housing/service programs with demonstrated experience in assisting homeless individuals obtain permanent and stable housing

The City does not implement homeless programming and thus ESG funds are used to support programs that demonstrate success in providing quality shelter and support services to clients, and have demonstrated effective financial and administrative management of ESG funds. Each year the City has funded at least one emergency shelter program and one transitional shelter program to support shelter programs with extensive case management services. The Broome County CoC has established partnerships that have resulted in the availability of additional permanent supportive housing beds in the continuum.

In PY 37, the City allocated \$97,000 in ESG funds for the following programs:

CATHOLIC CHARITIES OF BROOME COUNTY

Program Description: In this reporting period the City encumbered \$34,357.00 in ESG funds; to date \$23,227.56 have been expended. The funding supports the Teen Transitional Living Program (TTLP) which is an established NYS Certified Runaway and Homeless Supportive Transitional Living Apartment Program. TTLP is a 22-month program that provides a supportive residence for runaway/homeless female and male adolescents, ages 16-21, including pregnant and/or parenting teens. The main goal of the program is to provide a safe and supportive living environment for homeless runaway youth.

Proposed Accomplishments: The program proposed to achieve the following outcomes:

Outcome 1 – Teens that reside in TTLP will remain or enroll in school and/or work, and show an increase in the progress toward independence through school attendance, graduation, GED attainment and/or completion of vocational training and job retention.

- 80% of the teens will secure part-time employment and/or volunteer work within six months of admission
- 80% of the teens that have dropped out of school will re-enroll in an educational and/or vocational program within three months of admission
- 100% of the teens that are enrolled in an educational/vocational program will have a 70% attendance rate each quarter
- 100% of the teens that are employed will have a 70% or better attendance rate each quarter

Outcome 2 – Teens that transition into independent living will secure a safe and stable environment and maintain their employment and/or educational program.

- 100% of the teens will develop a safe discharge plan within two months of admission, and participate in all service plans to review progress towards the discharge goal
- 50% of the teens upon successful completion of the program will agree to participate in three months of aftercare services
- As part of aftercare services, TTLP case managers will make a minimum of three contacts with the teen within the first month of discharge
- As part of aftercare services, TTLP case managers will make a minimum of two contacts with the teen in the second month of discharge
- As part of aftercare services, TTLP case managers will make a minimum of one contact with the teen in the third month of discharge
- 80% of the teens that complete the program will, upon discharge, secure and maintain a suitable living environment three months later

Outcome 3 – Pregnant and/or parenting teens enrolled in TTLP will increase self sufficiency, parenting skills and delay subsequent pregnancies until they are equipped to assume the full responsibility of parenthood.

- 100% of pregnant/parenting teens will be referred to a parent educator and/or parenting classes
- 80% of the teens will work with a parent educator and/or attend parenting classes
- 100% of pregnant/parenting teens will attend 80% of their parenting program
- 100% of pregnant teens will develop a safe delivery plan
- 80% of all teens will delay pregnancy and/or subsequent pregnancy during their enrollment in TTLP

Outcome 4 – Through the community based ILS group and individual skills training, teens will gain the knowledge of housing/home management and healthy living, community resources and transportation, employment and money management, and skills for parenting and media literacy. These skills will empower them to become self-sufficient and enhance their self-esteem.

- 100% of teens enrolled in IL group will have a 75% or better attendance rate each month
- 80% of all teens enrolled in IL group will complete the pre/post test for each ILS module
- 80% of all teens enrolled in IL group will show an increase in their knowledge by showing an increase in their post-test scores, scoring 85% or better

Clients Served: The agency grant application proposed serving 12-15 unduplicated ESG eligible persons per year. The agency reported serving 14 unduplicated persons from February 1, 2012 through August 31, 2012.

YWCA OF BINGHAMTON/BROOME COUNTY

Program Description: In this reporting period the City encumbered \$39,357.00 in ESG funds; to date \$26,910.02 has been expended. The funding supports the YWCA 24-hour emergency housing program for homeless women and their children. Every effort is made to provide services “in-house”. Services include:

- Intake and orientation
- Provision of basic needs
- Development of an individualized service plan
- Weekly group meetings with the Case Manager, Vocational/Educational Counselor and Social Worker
- Individual and/or group counseling and education on life skills and social challenges
- Referrals
- Free recreational activities including swimming and fitness programming
- Follow-up and continued contact when requested by resident
- Agency collaboration sessions with Planned Parenthood, the SOS Shelter, and Cornell Cooperative Extension

Proposed Accomplishments:

- Resolve immediate crises and planning for appropriate permanent housing
- Identify and reduce/remove barriers to their homeless condition
- Work toward the attainment of education, vocational and housing goals
- Access for referrals for computer and/or job training
- Develop skills and abilities leading away from self-destructive behaviors and toward healthier personal development

Clients Served: The agency application proposed serving 230-265 unduplicated eligible persons per year. The agency reported serving 186 unduplicated eligible persons from February 1, 2012 through August 31, 2012.

VOLUNTEERS OF AMERICA

Program Description: In this reporting period the City encumbered \$23,400 in ESG funds; no funds have been expended to date. Volunteers of America (VOA) will use its ESG grant for equipment to be used by two of its housing programs:

- VOA's Supportive Housing for Homeless Men at 320 Chenango Street, which provides housing, food and support services for 30 homeless men daily.
- VOA's Family Shelter at 240 Chenango Street, which provides housing, groceries (as necessary) and support services for 7 homeless families each day.

Both programs offer extensive support services to help clients address housing, educational, employment, self-care, medical, mental health, substance abuse, nutritional, vocational, and transportation issues. The support services that VOA provides --which include case management, service coordination, recovery support, progress monitoring, life skills training, job coaching, referrals, advocacy, and assistance finding and

moving into appropriate permanent housing -- are designed to help homeless individuals and families develop stable, healthy, and self-sufficient lives. By helping families move from homelessness to self-reliance, VOA is fulfilling our mission of enabling people to break out of the cycle of poverty.

Due to the rising health concerns associated with bedbug infestation, VOA will use ESG funds to purchase new furnishings (metal beds, dressers and lockers) for the Men's Housing Program, and to purchase bedbug encasements for all mattresses, box springs and pillows, and room steamer for use in the men and family shelters.

Proposed Accomplishments:

VOA's primary objective is to help homeless individuals and families develop healthy, self-sufficient lifestyles so they can enhance their quality of life, obtain and maintain permanent housing, and avoid a return to homelessness.

Overall programmatic outcomes for the programs include:

- Reduce the number of homeless individuals and families in the area by addressing the root causes of homelessness.
- Reduce dependence on public assistance by helping homeless/impoverished individuals and families break the cycle of poverty and develop self-sufficient lifestyles.

VOA strives to achieve the following quantifiable outcomes:

- At least 90% of residents will demonstrate improvement in daily coping skills and lifeskills that will help them sustain self-sufficiency.
- At least 80% of participants will maintain stabilized in permanent housing once they move into it.
- At least 60% of participants will demonstrate an improvement in employment skills and/or educational achievement.
- At least 75% of residents with an addiction issue will participate in treatment and work to maintain a clean & sober lifestyle.

By providing three healthy meals daily for residents, VOA will achieve the following outcomes:

- Clients will be in better physical health.
- Clients will be provided with free meals which will enable them to attend recovery programs, GED classes, vocational training, and/or obtain jobs.
- Clients will not need to apply for food stamps.
- Clients will learn about nutrition and what constitutes well-balanced meals.

The outcomes of the ESG project will help improve the health of residents and shelter operations through significant reduction of bed bug infestations. It will also reduce program operation expenses by eliminating costs associated with hiring exterminator.

3. Matching Resources

- Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.*

The matching resources proposed by Catholic Charities, YWCA, Volunteers of America are as follows:

- Catholic Charities – ESG Award: \$34,357
 - Match Amount – Leveraging: Health and Human Services - \$34,357
- YWCA – ESG Award: \$39,357
 - Match Amount – Cash: Department of Social Services Rental Payments - \$39,357
- Volunteers of America – ESG Award: \$23,400
 - Match Amount – Cash: Department of Social Services Rental Payments - \$23,400

Contracts for agencies funded in PY 37 end January 31, 2013. ESG funded agencies are required to confirm matching sources when submitting their final report.

4. State Method of Distribution

- a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.*

This section is Not Applicable to the City of Binghamton.

5. Activity and Beneficiary Data

- a. Completion of attached Emergency Shelter Grant Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.*
- b. Homeless Discharge Coordination*
- i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.*
- c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.*

The YWCA program provides emergency shelter for homeless women and their family for up to 21 days. Catholic Charities provides transitional shelter for homeless runaway youth and parenting teens both male and female for up to 22 months. Volunteers of America provides emergency, transitional and permanent housing at various locations for homeless persons. All agencies participate in HMIS. As part of its monitoring, the City reached out to the HMIS technical consultant Northern Creations Consulting to participate in on-site monitoring of ESG agencies. Scheduling allowed the HMIS consultant to participate in on-site monitoring of the YWCA's program where the consultant analyzed records inspected by the City to ensure information maintained on paper was consistent, entered and exited timely in HMIS. The YWCA achieved an 80% success rate. The HMIS consultant independently evaluated information at Catholic Charities and Volunteers of America. No problems were noted at Catholic Charities. Staff transition has resulted in a backlog at Volunteers of America, however the agency has provided manual statistics to the City for its first progress report. It is anticipated that Volunteers of America will reach out to the HMIS technical assistance to take the corrective steps necessary to resolve HMIS data entry issues.

Discharge coordination is collaboratively pursued with the Coalition. As part of the CoC process, discharge policies have been collected from local public institutions including the Broome County Correctional Facility, United Health Services, and Broome County Department of Social Services (Foster Care Program). The City has offered assistance with collecting discharge policies from other public institutions as necessary. No requests for such assistance have been submitted to date.

COMMUNITY DEVELOPMENT

Community Development

1. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.*
- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.*
- c. Indicate the extent to which CDBG funds were used for activities that benefitted extremely low-income, low-income and moderate-income persons.*

The PY 37 Annual Action Plan followed suit with the 2010-2015 Consolidated Plan by allocating funds to address high priority community needs including housing, public infrastructure, and economic development programs, and essential public services. The following chart identifies PY 37 community development allocations, accrued expenditures, and the national objective met. When reviewing the chart please note the following:

- Accrued expenditures exceed IDIS drawdowns. Accrued expenditures were generated from the City's MUNIS financial enterprise software which provides a more accurate portrayal of what expenditures were incurred to accomplish PY 37 activities.
- Allocations and expenditures include project and program delivery costs.
- The national objective classifications identified in the following chart are as follows:

LMC – Low/mod clientele

LMA – Low/mod area

LMH – Low/mod housing

PY 37 Low/Mod Benefit Calculation		
	Actual Expenditures	
PY 37 CDBG Entitlement Expenditures	\$ 2,253,778.75	
Minus administrative expenses	\$ 248,567.22	
Minus planning expenses	\$ 111,806.31	
Minus Section 108 loan repayments	\$ 136,946.38	
Total eligible expenditures	\$ 1,756,458.84	
L/M Eligible Activities	Actual Expenditures	National Objective
Housing	\$ 264,134.73	LMH
Economic Development	\$ 305,006.87	LMJ/LMA
Infrastructure	\$ 493,424.39	LMA
Human Services	\$ 113,720.30	LMC
Neighborhood Development	\$ -	
Neighborhood Beautification	\$ 22,263.71	LMA
Green Jobs Corp	\$ 18,662.90	LMC/LMA
Youth Programming	\$ 72,488.54	LMC
Code Enforcement	\$ 256,418.40	LMA
Total Eligible Activities	\$ 1,546,119.84	
Percentage Benefit to L/M Persons	88%	

**Demolition and clearance activities are not included in the calculation as the national objective met for this activity is elimination of slum and blight.*

2. Changes in Program Objectives

- Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.*

With continuous decline in federal entitlement funding, the City has had to realign goals established in the 2010-2015 Consolidated Plan to provide a more realistic picture regarding the amount of projects that can be accomplished. The City has established collaborative opportunities with housing providers to maximize entitlement resources whenever possible. The City has also continued pursuing resources from federal and state agencies to either offset program costs supported with entitlement funds, or enable the City to conduct new initiatives that could not otherwise be pursued.

However even with the City's efforts to leverage additional resources, funding cuts have resulted in staff reduction in Housing and Economic Development for program year 2013. Less staff resources will compromise the City's ability to manage the same level of housing projects and provide the same level of technical assistance to businesses as provided in previous years.

Typically CDBG funds have been used to support milling and paving of streets in CDBG target areas as part of the City's high priority goal to improve public infrastructure. However with the decline of CDBG funds to under \$2M in program year 2013, the Administration made a tough decision to not utilize funds for this very much needed service. Instead, the 2013 public infrastructure allocation will be used to support the City's Complete Streets Policy which will focus on activities such as sidewalk/curb improvements, streetscapes, lighting and modality improvements to accommodate vehicular, bicycle and pedestrian traffic in CDBG residential neighborhoods. These activities still address the City's high priority goal to improve public infrastructure, but cost less per project to implement than typical mill and pave projects.

3. *Assessment of Efforts in Carrying Out Planned Actions*

- a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
- b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
- c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*

The City of Binghamton was successful in carrying out the planned actions described in its PY 37 Annual Action Plan. In addition to using its federal resources as proposed in the plan, the City also pursued additional resources through grant applications and collaborative partnerships. The City provided certifications of consistency with the Consolidated Plan in support of the 2011 Continuum of Care Application. Prior to signing certifications, applicants are requested to provide a brief summary description, project goals and proposed outcomes, benefits to City residents and funding request.

During PY 37, the Director of Planning, Housing and Community Development Department resigned to manage his campaign for Broome County Executive. The Chief Planner was appointed as interim Acting Director. The Acting Director maintained communication with department staff by facilitating monthly staff meetings, periodic finance meetings, and Department Head meetings to monitor program performance. The Acting Director also participated in Finance and Director staff meetings with the Mayor to discuss department performance and priority issues that could impact expending entitlement funds and/or department operations. During this transition, every effort was made by the Acting Director to ensure staff and other departments receiving entitlement funds implemented projects as described in the City's Annual Action Plan.

4. *For Funds Not Used for National Objectives*

- a. *Indicate how use of CDBG funds did not meet national objectives.*
- b. *Indicate how it did not comply with overall benefit certification.*

There were no activities that occurred in PY 37 that did not meet a national objective.

5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property:*

- a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
- b. *Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
- c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*

There were no activities that occurred in PY 37 that triggered relocation.

6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons:*

- a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
- b. *List by job title all of the permanent jobs created/retained and those that were made available to low/mod persons.*
- c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience or education.*

In PY 37, the BLDC issued one CDBG revolving loan in the amount of \$70,000 to assist in the purchase of brewing equipment and provide working capital to support the business operations for Bleichert Brewing, Inc. located at 168 Water Street, Binghamton, NY. Through this loan the BLDC was able to help a new business open in Downtown Binghamton. In order to finance this project, the company secured primary financing from NBT Bank in the amount of \$150,000 and injected an equity investment of \$100,537. The terms of the loan require the company to create two full-time equivalent jobs which must be initially filled by low-moderate persons within 3 years from the loan contract date.

Please see the “Other Narrative” section of this report for a full description of job creation and economic development programming administered by BLDC and the City of Binghamton Economic Development Office.

- 7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit:*
- a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low-and moderate-income.*

PY 37 CDBG funds were used to enter into subrecipient agreements with agencies to provide public service programs to City of Binghamton residents for which at least 51% of persons served were low/moderate income residents. Action for Older Persons’ Health Insurance Counseling Program and Catholic Charities Retired Senior Volunteer Program are non-center based senior programs and in accordance with HUD regulations are presumed to benefit low-income clientele.

The City provides each agency with customized CDBG applications that capture the following applicant information:

- Name and address
- Racial/ethnic data
- Family income
- Disclosure confirming whether person works for the City of Binghamton

In addition to clients completing the application, applicants are also asked to exercise due diligence in obtaining supporting documentation to verify residency and family income. If an applicant cannot provide documentation they can include an explanation on their application. Applicants then sign and date the application to attest that they have provided accurate and truthful information to the best of their knowledge.

In PY 37, the City’s Grants Administrator facilitated an orientation with human service agencies to review all forms and to discuss the importance of capturing accurate information and obtaining supporting income documentation from clients. The City revised its CDBG client application forms to better capture data requested in IDIS.

- 8. Program income received*
- a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving loan fund.*
- b. Detail the amount repaid on each float-funded activity.*
- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
- d. Detail the amount of income received from the sale of property by parcel.*
- a. On August 29, 2012, the City receipted \$143,554.91 in program income from revolving loan payments received by the Binghamton Local Development Corporation (BLDC). An additional amount of \$1,819.17 in revolving loan payments was received on August 30th and 31st which was not reported in IDIS by the City’s August 31st program year deadline. Funds will be receipted in PY 38; an adjustment will be made to the 2013 PR 26 report accordingly.
- b. The City does not have any float-funded activities.
- c. During PY 37, the City receipted the following program income: 1) \$72,112.77 from CDBG housing rehabilitation loan repayments, and 2) \$37,753.81 from HOME housing rehabilitation loan repayments.
- d. During PY 37, BLDC received \$240,000 from the sale of property to the New York Susquehanna & Western Railway. The Railway intends to utilize the land to expand their capacity to off-load freight. This amount was not receipted in IDIS during PY 37. Funds will be receipted in PY 38; an adjustment will be made to the 2013 PR 26 report accordingly.
- 9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting period) that have been disallowed, provide the following information:*
- a. The activity name and number as shown in IDIS;*
- b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
- c. The amount returned to line-of-credit or program account; and*
- d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

The City of Binghamton has not been required to make any prior period adjustments for disallowed expenditures.

10. *Loans and other receivables*

- a. *List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
- b. *List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
- c. *List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
- d. *Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
- e. *Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

The following chart depicts BLDC's portfolio of active projects funded through the Revolving Loan Program. The City does not use CDBG funds for float-funded activities. No CDBG funded properties are currently available for sale.

BLDC PORTFOLIO	Default, Pending Foreclosure, Write-Off, or Forbearance												
SEPTEMBER 1, 2011 - AUGUST 31, 2012	Paid Off in Full												
Business Name	Address	Type of Loan Issued	Loan Amount	Loan Balance as of 8/31/12	Purpose of Loan	Permanent Job Opportunities for Low-/Low-Moderate Persons							
						Job Title Created	Job Title Retained	Special Skills Required?		Skills Training Provided?		Job Requirements Met?	
								Yes	No	Yes	No	Yes	No
Bearcats Development, LLC	73-75 State Street	Revolving	\$213,314.00	\$141,516.80	Renovation	Service/Office			X			X	
Bleichert Brewing	168 Water Street	Revolving	\$70,000.00	\$69,176.93	Equipment								
Bubbles Prof. Auto. Car, LLC	450 Court Street	Revolving	\$100,282.82	\$89,962.86	Equipment	Service/Tech			X			X	
Cheryl Sunness Events, LLC	60 Oak Street	Revolving	\$24,017.00	Written Off	Renovation	Sales			X			X	
Sherry Eaton/Garland Gallery	116 Washington Street	Revolving	\$65,000.00	\$0.00	Acquisition							X	
Kanenas, LLC	1202 Vestal Avenue	Revolving	\$84,000.00	\$50,148.93	Acquisition	Service	Service		X			X	
Kilmer Brasserie	31 Lewis Street	Revolving	\$80,000.00	Written Off	FF&E	Service/Chef			X			X	
Innovation in Imaging, Inc. & JOTT Real Estate Holding, LLC	514 Chenango Street	Revolving	\$210,000.00	\$191,716.61	Asset Purchase		Svc/Tech/Trade						X
Robert & Celeste Mack	1 Telegraph Street	Revolving	\$70,000.00	\$8,612.17	Acquisition	clerical/service			X			X	
T. Mitchell Holdings	644 1/2 State Street	Revolving	\$45,000.00	\$10,176.11	Acquisition							X	
Net2000 Computers	205 Clinton Street	Revolving	\$24,100.00	\$8,096.43	Acquisition							X	
On The Rocks, Inc.	29 Moore Street	Revolving	\$35,000.00	\$18,454.88	Acquisition							X	
Penrose Properties	455 Court Street	Revolving	\$75,000.00	\$0.00	Acquisition	Mgmt/Svc/Tech		X	X			X	
RCT Development	27 Downs Avenue	Revolving	\$30,000.00	\$0.00	Acquisition							X	
REAJ Realty	42 Frederick Street	Revolving	\$180,000.00	\$76,006.85	Acquisition/Reno.	Svc/Tech/Trade		X	X			X	
Renkan Holdings	202-204 State Street	Revolving	\$57,000.00	\$13,906.54	Acquisition	clerical/tech		X	X			X	
Sedona Enterprises, LLC	7 Belknap Street	Revolving	\$100,000.00	\$53,555.73	Construction	design/drive/sales		X	X			X	
Smith, William R.	40 Brown Street	Revolving	\$45,000.00	\$7,665.17	Acquisition		labor/estimator	X	X			X	
Team World #160	450 Conklin Avenue	Revolving	\$100,000.00	\$0.00	FF&E							X	
VMR Electronics, LLC	100 Eldredge Street	Revolving	\$108,000.00	\$65,366.19	Working/Spc. Pro	mgmt/mfg/clerical	mgmt/mfg/clerical	X	X	X		X	
VMR Realty Management, LLC	100 Eldredge Street	Revolving	\$292,000.00	\$261,544.52	Acquisition	mgmt/clerical	mgmt/clerical	X	X	X		X	
Wisteria House	55 Main Street	Revolving	\$37,000.00	\$30,413.01	Acquisition/Reno.	prof/clerical		X	X			X	
Zembek, Holly	203 Robinson Street	Revolving	\$19,000.00	\$0.00	Construction	clerical			X			X	
MICRO LOANS													
Osburn, Judith, dba Osburn Law	133 Main Street	Micro	\$20,000.00	\$0.00	FF&E	prof/clerical		X	X			X	
Richards, Chris	166 Water Street	Micro	\$9,000.00	\$0.00	Working Cap	sales			X			X	
Tylenda K. & Smith, L.	37 Court Street	Micro	\$10,000.00	\$8.64	Inventory	sales			X			X	

11. *Lump sum agreements*

- Provide the name of the financial institution.*
- Provide the date the funds were deposited.*
- Provide the date the use of funds commenced.*
- Provide the percentage of funds disbursed within 180 days of deposit in the institution.*

The City of Binghamton does not have lump sum agreements with any financial institutions.

12. *Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year:*

- Identify the type of program and number of projects/units completed for each program.*
- Provide the total CDBG funds involved in the program.*
- Detail other public and private funds involved in the project.*

The City's housing programs are primarily funded with HOME funds. The City uses CDBG funds to operate the Affordable Housing Program which provides up to \$10,000 in closing costs to eligible first time homebuyers. The chart below depicts all rehabilitation projects fully completed during PY 37 funded under the HOME-funded Single Family Rehabilitation Program and resources leveraged from the NYS Affordable Housing Corporation to supplement the Single Family Rehabilitation Program. To maintain client confidentiality names and address numbers are not identified.

Address	HOME	CDBG	NYS AHC 4163	NYS AHC IDDP	Other	Total
Telegraph	\$ 32,517.50		\$ 10,000.00	\$ 5,000.00		\$ 47,517.50
Rush Ave	\$ 64,100.50		\$ 10,000.00	\$ 5,000.00		\$ 79,100.50
Doubleday	\$ 59,605.50		\$ 10,000.00	\$ 5,000.00		\$ 74,605.50
Mary St.	\$ 22,359.50	\$ 5,000.00	\$ 10,000.00	\$ 5,000.00		\$ 42,359.50
Broad Ave	\$ 38,350.00		\$ 10,000.00	\$ 5,000.00		\$ 53,350.00
Hayes St.	\$ 66,966.50		\$ 10,000.00	\$ 5,000.00		\$ 81,966.50
Evans St	\$ 25,451.50		\$ 10,000.00	\$ 5,000.00		\$ 31,286.00
Martha St	\$ 43,550.50		\$ 10,000.00	\$ 5,000.00		\$ 58,550.50
Brownell Ave	\$ 20,190.00		\$ 10,000.00	\$ 5,000.00		\$ 35,190.00
Sunset Ave	\$ 51,190.50		\$ 10,000.00	\$ 5,000.00		\$ 66,190.50
Willard St	\$ 36,220.50		\$ 10,000.00	\$ 5,000.00		\$ 51,220.50
Lisle Ave	\$ 24,732.00		\$ 10,000.00	\$ 5,000.00		\$ 39,732.00
Baldwin St.	\$ 43,940.50		\$ 10,000.00	\$ 5,000.00		\$ 58,940.50
Conklin Ave	\$ 40,725.50	\$ 5,000.00	\$ 10,000.00	\$ 5,000.00		\$ 60,725.50
Matthews St	\$ 39,707.50	\$ 5,000.00				\$ 44,707.50
Colfax Ave	\$ 43,237.00		\$ 10,000.00	\$ 5,000.00		\$ 58,237.00
Birch St	\$ 34,796.00		\$ 10,000.00	\$ 5,000.00		\$ 49,796.00
Pearl Ave	\$ 58,230.00		\$ 10,000.00	\$ 5,000.00		\$ 73,230.00
Lockwood St	\$ 49,592.00				\$ 33,300.00	\$ 82,892.00
Totals	\$ 1,164,461.50	\$ 83,295.00	\$ 239,650.00	\$ 115,000.00	\$ 33,300.00	\$ 1,626,541.00

13. *Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies:*

- Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.*

The City of Binghamton does not have a HUD-approved Neighborhood Revitalization Strategy Area.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

The City continues to use CDBG funds to support programming that will involve low-income residents in sustainable development activities to address basic needs, improve public health and provide economic savings. Over the last four years, the City has supported the efforts of grassroots organizations Earth Day Southern Tier and VINES to conduct free workshops to educate residents on the social, economic and environmental benefits of managing and participating in community garden programs. Collaborative partnerships between the City, VINES and Broome County Cornell Cooperative Extension have also integrated youth workforce and development activities with development of community gardens and farmer's markets in several CDBG target areas, as well as an urban farm in the Center City CDBG residential neighborhood. Youth are simultaneously provided with the opportunity to gain work skills and contribute to the physical and aesthetic improvements of low-income neighborhoods. Through outreach and education, low-income residents are provided with the opportunity to access healthier food and become directly involved in long-term project sustainability. PY 37 CDBG funds were used to support VINES summer youth employment program for a third year. The program provides hands-on horticultural experience, culinary and nutritional training, and community outreach skills in support of the Center City Urban Farm project.

The City also continues to help low-income persons reduce housing costs by reducing the burden of utility payments. The City continues to support free energy efficiency workshops to educate residents on ways to reduce utility usage and to provide information on agencies that may help with financing energy efficiency improvements under New York State Energy and Research Development Authority's on-bill financing program. The infusion of CDBG funds with funds received under the US Department of Energy's Energy Efficiency Block Grant Program, and resources leveraged from other key partners have helped spear education, legislation, increased demand, and encouraged business expansion and green job opportunities for residential energy efficiency retrofits. Low-income persons can benefit from energy efficiency retrofit activities as a consumer and/or a potential employee as a result of low/moderate job creation requirements under the Binghamton Local Development Corporation's Green Job and CDBG Revolving Loan funds.

HPRP has been a valuable resource in helping low-income clients maintain their utility service and remain in their home. Eligible clients with water, electric or gas shut off notices have been assisted under HPRP with up to six months of utility arrear payments and up to 12 months of utility assistance going forward. The City's HPRP program officially ended on July 22, 2012. Although resources received under the Emergency Solutions Program will not be comparable to HPRP, HPRP provided a good platform to develop standards that promotes the empowerment of low-income clients in identifying goals and taking action steps to better manage household finances, improve education and workforce skills, and pursue additional resources that will help mitigate housing crises.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

To address the needs of non-homeless persons, the City used FY 37 entitlement funds and other resources as follows:

CDBG, HOME, HCR/AHC funds were used to sustain the City's tax base and help homeowners remain in their homes. FY 37 CDBG funds continued to support First Ward Action Council's Senior Home Repair Program. The City used entitlement, NYS Housing and Community Renewal funds to manage a client roster inclusive of six elderly owner-occupied households (head of household over age 62) under its Single Family Rehabilitation Program.

HPRP funds were used to help over 900 low-income families remain in their homes in order to avoid the more costly options of relocation or homelessness.

CDBG funds were used to support green workforce initiatives, economic development programs and public service programs that benefit targeted populations of youth, elderly, persons with disabilities, and under/unemployed persons.

Specific HOPWA Objectives

This section is Not Applicable as the City of Binghamton is not a recipient of HOPWA funds.

OTHER NARRATIVE

Include any CAPER information that was not covered by narrative in any other section.

ECONOMIC DEVELOPMENT

Each year the City executes an agreement with the Binghamton Local Development Corporation (BLDC) to manage the City's Revolving Loan Program and economic development activities. The BLDC is a 501(c)3 non-profit corporation directed by a board of municipal and business leaders. Members currently include 13 Directors (voting members) and three additional members-at-large (non-voting). Four Directors serve by virtue of their elected or appointed positions in City government: The Mayor, the Director of Planning Housing & Community Development, the Finance Director and the Corporation Counsel. Seven additional Directors representing finance, small business, professionals and the low-to-moderate income sector are appointed by the Mayor to serve two-year terms. The President of City Council appoints two members to serve one-year terms, one each from the majority and minority party. The Mayor appoints the community members who also serve two-year terms. In the 2011-2012 fiscal year, the Board held 11 regular meetings, three special meetings and the Annual Meeting. Standing Committees of the BLDC include: Loan, Strategic Priorities, Governance, Outreach & Communications and Audit.

The City's Economic Development Office provides technical assistance to businesses locating in the City of Binghamton and serves as staff for the BLDC. The City's Economic Development Director serves as the Executive Director of the BLDC. At the beginning of FY 37, the City's Economic Development Staff included the Executive Director, Assistant Director, Economic Development Specialist and Financial Analyst, all full-time positions. However, with declining investment in the CDBG program and the constraints of the City's general fund to absorb additional personnel positions, the Economic Development Specialist position will not be funded in FY 38. The Office's contingency plan has been to increase the responsibilities of the Financial Analyst and to hire a part-time clerk (with no fringe benefits) to assist with administrative responsibilities. However it is noted that this plan will still bear a significant burden to staff workload with the elimination of one full-time equivalent person.

The City's partnership with BLDC continues to further sustainable economic development in the City of Binghamton by attracting new businesses, retaining and growing established businesses, and building manufacturing and commercial capacity. BLDC has also leveraged essential resources to foster entrepreneurship and innovation and create new and improved job opportunities. During FY 37, BLDC successfully applied for a \$60,000 matching grant from the United States Department of Agriculture Rural Business Enterprise Program. Grant funds will be used towards the development of a green jobs revolving loan fund program. The program provides a multi-purpose benefit of encouraging business development and job opportunities in the green industry, meeting the demand of consumers pursuing residential/commercial energy retrofits, and assisting with the City's long term sustainable development initiatives of reduced energy consumption and gas emissions.

BLDC has also submitted an application under the 2012 New York State Main Street Grant funding cycle. The application requests \$250,000 to support commercial and residential revitalization efforts along the Court Street, Chenango Street and State Street target area. This particular area is benefitting from a significant public infrastructure investment from the \$3M federally supported Court Street Gateway Project. If favorable consideration is received from the State, grant funds will be used to support façade, residential retrofits, and landscaping improvements in the area. BLDC is confident that this grant will replicate the 2:1 leveraging ratio from its 2009 Main Street Grant Program which leveraged more than \$450,000 in private funding sources for 30 individual revitalization projects.

As a final step of the 2009 Main Street grant, the office completed design and placement of three decorative kiosks at key points in the downtown. Original stained glass art motifs were designed around the historic themes of cigar manufacturing, the Chenango Canal, and Swamp Root - the elixir that made Josiah Kilmer a fortune. Each kiosk offers a historic narrative and directs patrons to nearby businesses, attractions and parking. CDBG funds were used to support this effort.

The BLDC's revenue sources are derived from current and prior year CDBG funding, CDBG program income generated from the repayments on loans, and program income generated from the Urban Development Action Grant (UDAG)

program. BLDC requires owner participation of at least 10% equity in the project cost for all loans funded with CDBG. Revolving Loan Fund loans are typically subordinate to bank financing.

The BLDC currently operates six loan programs:

- The **Microenterprise Loan Program** targets small and start-up businesses. Loans are offered up to \$24,000.00 with a 5-year term, fixed interest at Wall Street Journal prime rate or 4% (whichever is greater). Microenterprise loans can be used for purchase of fixed assets, working capital and inventory. UDAG funds provide the source for Microenterprise loans.
- The **Commercial Façade Improvement Loan Program** targets exterior building improvements particularly in the City's historic districts. BLDC finances up to 75% of total project capped at \$100,000, 7-year term, fixed interest at Wall Street Journal prime rate 4% (whichever is greater). Borrower's equity contribution and non-BLDC funding must be invested and documented prior to any BLDC funds being advanced; 1/3 draw can be made with presentation of verifiable invoices, interest-only payments begin on aggregate principal advanced; the second 1/3 draw with verifiable invoices; final 1/3 draw following invoices and inspection by City Building Department; then, principal and interest payments begin. UDAG funds provide the source for Commercial Façade Improvement loans.
- The **Revolving Fund Loan Program** is available to a proprietorship, partnership or a corporation engaged in commercial activity. BLDC will finance up to 40% of total project cost capped at a maximum of \$250,000. Loans are collateralized by fixed assets for a term compatible with bank lending or depreciable life of machinery/equipment based on specific projects up to 20 years, fixed interest at Wall Street Journal prime rate or 4% (whichever is greater). Jobs hiring individuals from low-to-moderate income brackets (see note) must be created within 3 years of securing funding at a ratio of 1 job per \$35,000.00 of funds borrowed. Loans may be used for buying a building, purchasing machinery or fixtures; development, rehabilitation, renovation or improvement of land, buildings and facilities; or other eligible activities within the project scope. CDBG funds provide the source for Revolving Fund loans.
- The **Special Project Loan Program** provides flexibility for the BLDC to partner in projects that have a significant economic impact, meet a defined need or address a strategic focus, such as mixed use development, blight reduction, or green/sustainable development that may not fit into one of the other loan programs. Special Project loans may be structured more creatively to take advantage of other funding sources and project scenarios. UDAG funds provide the source for Special Project loans.
- The **Green Jobs Revolving Loan Fund** is dedicated to the start-up/expansion of Building Performance Institute (BPI) certified businesses within the City of Binghamton. The fund is supported from two sources: \$60,000 from the USDA Rural Business Enterprise Grant and \$60,000 from the BLDC's Urban Development Action Grant. The minimum loan amount is \$5,000, the maximum is \$80,000 and every \$35,000 must create at least one full-time job. The loan requires 10% owner equity and carries a 3% fixed interest rate.
- The **Business Restart Loan Program** is a special reserve account of \$100,000 to provide below market rate loans to small businesses impacted by natural disasters that are in need of assistance with reopening their businesses. This loan program was created initially as a temporary fund in response to the significant flooding event on September 7, 2011 which affected the operations of many small businesses. In May 2012, the Board approved making the reserve fund and loan program permanent. The restart loan provides local qualified businesses up to \$10,000 to cover restart costs including the purchase/repairs of business equipment, paying fees for professional service related to flood damage and covering capital shortfalls as a result of the flood. BLDC waives the usual application fees and no equity investment is required under this program. The rates are 1% fixed interest for the 1 year term and 3% fixed interest for terms greater than one-year. All loans will include deferment of principal and interest payments for the first three months from the date that the loan proceeds are disbursed. The loan balance then will be amortized over the remaining term of the loan.

In addition to the Business Re-Start Loan program, the BLDC was very active in reaching out to businesses affected by the fall flooding. Staff and interns made multiple visits to flooded businesses in the early days after the disaster to bring them information about Federal and State relief programs. BEDO followed up with affected businesses to guide them through application processes and assure that they were aware when any additional funding became available. The

office carried information on the website and social media outlet *Binghamton Linked* as businesses re-opened and encouraged “shop local” initiatives.

In FY 37, BLDC supported the following economic development projects:

Name of Loan Recipient: **Joseph Francis Gabarino**

Address of Loan Recipient: 1184 Vestal Avenue, Binghamton, NY 13903

Amount of Loan: \$5,000

Purpose of Loan: To assist in the replacement of electrical work and appliances damaged by the September 2011 flood.

Loan Fund: Business Re-Start

Racial/Ethnic Composition of Business Owners with majority interest (51% or more): White

M/WBE Status: No

Employee ID Number: N/A

Project Description: The BLDC agreed to provide funding towards the renovations and equipment replacement due to damage by the flood of September 2011. The repairs are necessary to enable the reopening of the business, Emil's Jewelry Design. The total project cost is \$43,000.

Name of Loan Recipient: **Bleichert Brewing, Inc.**

Address of Loan Recipient: 168 Water Street, Binghamton, NY 13901

Amount of Loan: \$70,000

Purpose of Loan: Purchase of equipment and working capital

Loan Fund: Revolving

Racial/Ethnic Composition of Business Owners with majority interest (51% or more): White

M/WBE Status: No

Employee ID Number: 45-2078013

Project Description: The applicant received a Revolving Fund Loan in the amount of \$70,000 to assist in the purchase of brewing equipment and provide working capital to support the business operations. The total cost of the project is \$320,537, which includes: Renovation Cost (\$53,000); Equipment (\$194,695) and Working Capital (\$20,000). The applicant secured primary financing through NBT Bank in the amount of \$150,000 and injected an equity investment of \$100,537. The loan through NBT Bank is an SBA 7(a) Loan with an 85% backed guarantee. The bulk of funds from NBT Bank will cover the renovations, leasehold improvements, and equipment.

Name of Loan Recipient: **Kell Enterprise**

Address of Loan Recipient: 184-186 Main St., Binghamton, NY 13901

Amount of Loan: \$24,000

Purpose of Loan: Working Capital to help manage short-term liabilities and maintain business cash flow

Loan Fund: Microenterprise

Racial/Ethnic Composition of Business Owners with majority interest (51% or more): White

M/WBE Status: No

Employee ID Number: 16-1273796

Project Description: The applicant has requested a working capital loan in the amount of \$24,000 to help the business Tom's Coffee, Cards and Gifts manage its short term liabilities and maintain the business cash flow operations in preparation for the fall and winter shopping seasons, which are the busiest time of the year for the business operations. The total project which included inventory purchase for the holiday season is \$174,000.

In addition to the supported loans above, the BLDC Loan Committee approved a micro-enterprise loan and two revolving loans. However the potential borrowers withdrew their applications subsequent to receiving BLDC's approval.

The BLDC maintains a separate page on the City of Binghamton's website which features information on loans, business opportunities, Board meeting minutes, annual and committee reports. The BLDC complies with the NYS Public Authorities Accountability Act.

Because most BLDC loans require a written business plan, BLDC works closely with the BU Small Business Development Center and SCORE to assist clients in developing the plans and projections needed to ensure success. Façade loans require contractor estimates, architectural drawings and/or site plans. The City's Economic Development Office monitors and facilitates review by the Planning staff and Commission, and as needed by the Zoning Board, Commission on Architecture & Urban Design and Waterfront Advisory Commission. BLDC only finances projects prior to commencement of work. The Corporation does not engage in refinancing.

The Financial Analyst manages the loan application process. Once an application has been submitted the Financial Analyst meets with the applicant to explain the process, undertakes a detailed review using such pertinent information as corporate or personal tax returns, pro forma income statements or balance sheets, credit reports and itemized collateral and/or corporate or personal guarantees. The Financial Analyst, in consultation with the Executive Director and chairperson of the BLDC Loan Committee, prepares a thorough analysis of the project and its viability to present to the Loan Committee's Board of Directors. The Loan Committee is comprised of two members from the banking community, the BLDC President, the City's Corporation Counsel (who provides legal services to the BLDC), and related city department heads and staff. The Committee considers how the commercial project fits within the BLDC's mission of sustainable development and job creation as well as viability and risk. The Committee reviews and considers personal and business financial information and projections gathered during the application process. The Committee may table the application pending further financial information, or request additional collateral and guarantees from the borrower. Ultimately the Loan Committee makes the decision whether or not to recommend the loan to the full Board of Directors.

After the Loan Committee approves an application, the recommendation goes to the full Board of Directors. The Board receives a summary presentation from staff concerning the loan and does not review personal or proprietary financial information gathered during the application process. Following Board approval of loans in an amount less than \$25,000, the Executive Director issues a commitment letter to the borrower and proceeds to closing at a mutually agreed date with the Corporation Counsel's office, the borrower, and the borrower's counsel.

Loans in excess of \$25,000 must be further approved by City Council prior to final commitment and closing. The Executive Director and Financial Analyst present to Council the loan summary prepared for the BLDC Board, excluding personal or proprietary financial information, at a Work Session; generally the Council votes on loan approval at the next regular Business meeting.

The BLDC hosted its fourth annual *Business Plan Competition* in partnership with the Greater Binghamton Chamber of Commerce, Broome Triad's Entrepreneurial Assistance Program (EAP) located at Broome Community College. The purpose of the competition is to grow local businesses, raise awareness about BLDC financing programs and highlight resources for business development.

The 2012 competition attracted 15 entries; with a final shortlist of eight contestants. The grand prize winner was The CommuniKey. The business is the brainchild of five Binghamton University students who stayed in the local area after graduating to assist students and local businesses in "making a connection." In addition to the \$5,000 prize from the BLDC, CommuniKey's prize will be matched by a \$5,000 advertising package from the Press and Sun Bulletin, a one-year membership to the Greater Binghamton Chamber of Commerce and three hours of accounting consultation from the Binghamton firm of Piaker and Lyons.

In May 2012, the BLDC completed the sale of several small parcels of land it owned adjacent to the New York Susquehanna & Western railway lines to the company for \$240,000. The NYS&W Railway intends to utilize the land to expand their capacity to off-load freight. The funds were re-allocated into the Revolving Loan Fund.

BEDO again worked with Binghamton University to engage multiple interns in the business outreach efforts of the office. Interns assisted in developing a workshop for Minority and Women Owned Businesses and State and Federal Procurement held in December 2011. The workshop, attended by 60 local small businesses, was very well received. The use of interns is mutually beneficial to students obtaining real world work experience and the City's efforts to expand outreach and programming with limited staff capacity.

The BLDC served on the organizing committee for the area's first Start-Up Weekend, a global grassroots movement of active and empowered entrepreneurs who are learning the basics of founding startups and launching successful ventures. It is the largest community of passionate entrepreneurs with more than 400 past events in 100 countries around the world in 2011. The City's Financial Analyst served as the project director for the event that will be held November 9-11, 2012. Participants will pitch business startup ideas and form teams to compete for awards and cash prizes during a 54 hour marathon event. The BLDC offered three scholarships to local entrepreneurs who wanted to attend the event.

MILL AND PAVE

The City allocated approximately 16% of its FY 37CDBG entitlement towards the improvement of public infrastructure. The City's Engineering and Department of Public Works have worked together to develop a 5 year master list that prioritizes specific streets in need of repair. With declining allocations in CDBG funds over the last 5 years, the most effective way of using CDBG funds to improve CDBG-eligible roadways is via milling and paving activities versus

reconstruction which can cost hundreds of thousands of dollars. The chart below indicates mill and pave activities that commenced in PY 37.

Streets	Intersection Points	Zip Code	Length (ft)	Area (sq yds)	Actual Cost
Center City					
Carroll St	Susquehanna St - Route 363)	13901	841	3364	\$31,542.61
South Side					
Tremont Ave	(Newton-Vestal Ave)	13903	703	2031	\$18,481.88
Curran Ave	(Duane - Mary)	13903	527	1640	\$19,613.74
Newton Ave	(Mill-Duane)	13903	838	2793	\$23,625.68
West Side					
Frank St	(Full Extent)	13905	230	767	\$9,250.75
Perry St	(Full Extent)	13905	300	933	\$15,032.10
Seminary	(Chestnut - Laurel)	13905	1214	3680	\$25,140.37
Schiller St	(Schubert - Main)	13905	1056	3443	\$27,460.44
First Ward					
Market Street	(Lake - Cityline)	13905	540	1800	\$16,612.50
Ronan St	(Baxter - Prospect)	13905	335	893	\$11,002.90
Jarvis St	(Field - Clinton)	13905	1213	4043	\$70,724.07
Total PY 37 Expenditures					\$268,487.04

PUBLIC SERVICES

In PY 37, CDBG funds were used to competitively fund human service programs, support youth development programming, and provide housing counseling and education services. The City of Binghamton works with multiple agencies and nonprofit organizations to provide services including but not limited to after school/youth programs, senior programming and family support services. For human service programs, the City uses a competitive Request for Proposal Process to fund human service programs. The clients who are served with CDBG funds must meet the HUD income guidelines and reside in the City of Binghamton. The City requires CDBG subrecipients to exercise due diligence in collecting residency and income documentation from clients to document eligibility. Some youth development programs are funded at the discretion of the City's Youth Bureau Director based upon partnerships established throughout the year. Housing counseling and education services are provided by Metro Interfaith. These services are sole sourced as Metro Interfaith is the designated HUD housing counseling agency in Broome County.

Listed below is a description of programs funded under the City's PY 37 competitive human service allocation process.

ACHIEVE

Program Description: In this reporting period the City encumbered \$14,186.00 in CDBG funds for a four day six week summer program designed to serve students between the ages of 5-21 with various disabilities and financial need. Activities of the program focus on improving gross and fine motor coordination, promoting positive social behavior and environmental awareness. In addition to these activities, remedial instruction in reading, math and speech is provided.

Proposed Accomplishments: The agency provided a detailed report measuring CDBG participants' educational, emotional, social development, and other developmental achievements. Educational goals addressed retention in reading, language and speech.

Clients Served: The agency grant application proposed serving 39 City of Binghamton residents for which 20 of these residents would meet HUD income guidelines. The agency's final report indicates that the program served 21 City of Binghamton residents for which 18 participants met HUD's income guidelines.

ACTION FOR OLDER PERSONS

Program Description: In this reporting period the City encumbered \$14,186.00 in CDBG funds for the Senior Health Insurance & Advance Care Planning Program. This program provides easy access to services that help seniors and younger disabled adults become better health care consumers as they face complexities related to health insurance and planning for long term care and/or end of life. Services will be offered on-site at senior housing/community sites within the City of Binghamton. At these sites, Action for Older Persons will offer health insurance counseling services specifically relating to Medicare, Medicaid, Medicare Savings Programs, Medigap, Medicare Advantage plans, and prescription drug plans. Participants will be able to sign up for one-on-one counseling sessions with an “expert” peer volunteer at sites throughout all 8 of Binghamton’s designated “action areas”. Education and outreach will also focus on advance health care planning and paying for long-term care.

Proposed Accomplishments:

- Increase outreach and education to lower income and high risk seniors
- Educate and empower pre-retirement and Medicare beneficiaries
- \$250 annual savings per client for coverage by learning about alternatives
- Conduct individual counseling sessions to assist with long term care and advance health care planning

Clients Served: The agency grant application proposed serving 219 unduplicated CDBG eligible persons per year. The agency reported 104 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

BROOME COUNTY URBAN LEAGUE

Program Description: In this reporting period the City encumbered \$9,472.00 for the After School and Summer Enrichment Program. This is a year-long program that provides education and prevention oriented services to low- income high- risk urban Binghamton residents, ages 5-12. The agency has expanded its program to include youth with special needs up to age 17. This program is designed to provide academically oriented programs in a safe supervised environment. All students without access to Laidlaw transportation will be provided with safe transportation from school and to their homes. The students will receive snacks, participate in organized cross-cultural activities and receive homework help.

Proposed Accomplishments: The success of the program will be determined by student enrollment, attendance, behavior improvement, health and exercise awareness and improved academic achievement. Performance will be measured using star charts, progress report, surveys and pre/post tests. Surveys will be used to subjectively gauge how parents and youth feel about school, recreation and the impact of the After School Enrichment Program. Specific outcomes of the program include achieving an at-grade or above reading level for 40% of youth participants and increasing youth physical activity by 100%.

Clients Served: The agency grant application proposed serving up to 15 unduplicated CDBG eligible children diagnosed with special needs. The agency reported 12 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

CATHOLIC CHARITIES OF BROOME COUNTY

Program Description: In this reporting period the City encumbered \$14,186.00 in CDBG funds for the Catholic Charities’ RSVP Program. This program provides door-to-door transportation for frail elderly who live alone to provide them with socialization, nutrition, and community involvement. Frail elderly are transported to Adult Day Care Centers, Senior Centers, Binghamton City Schools, and Senior Service Agencies. The program also provides transportation for Foster Grandparents and special trips in collaboration with senior housing and other senior service providers. As a Senior Corp Agency, RSVP has developed the “Bonesaver Program” and “Arthritis Foundation Exercise Program” to promote bone building, strength, flexibility and increased range-of-motion.

Proposed Accomplishments: The RSVP program enlists the time and talents of persons age 55 years and over into volunteer service to enrich their lives by using their own experience and skills in a meaningful way to meet unfilled needs in the community.

Clients Served: The agency grant application proposed serving 100 unduplicated CDBG eligible persons per year. The agency reported 18 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

HAVEN AFTER SCHOOL PROGRAM

Program Description: In this reporting period the City encumbered \$14,186.00 in CDBG funds for the HAVEN After School Program. The program is designed to help Binghamton's high-risk youth achieve academic success, better decision-making, and enhanced self-esteem. The program offers mentoring, nutritional counseling, homework help, as well as special craft projects and basketball.

Proposed Accomplishments:

- Alternative to violent, drug related, and/or sexual activities.
- Increased self esteem.
- Increased pride in academic and social achievements.
- Improvement in interpersonal skill and life skill development.
- 70% will complete their high school diploma
- 60% are ready for work or advanced education
- 10% will participate or become interested in digital technology careers
- 20% will indicate they have improved knowledge relating to nutrition and healthy choices

Clients Served: The agency grant application proposed serving 60-80 unduplicated CDBG eligible persons per year. The agency reported 132 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

CORNELL COOPERATIVE EXTENSION

Program Description: In this reporting period the City encumbered \$14,186.00 in CDBG funds for Broome County Cornell Cooperative Extension. The agency's "Super Science" program will serve as a youth summer employment project where youth employees become civically engaged as they create, market, and deliver, in partnership with Cornell Cooperative staff and community field experts: Science, Engineering and Technology camps that will expose youth to STEM activities and make science "come alive"! 4th – 8th grade youth will participate in hands on camps to be held at the Saratoga and Carlisle housing complexes during summer hours. Camp participants will be exposed to STEM activities and ignite their passion to study and advance in academics around subject matter that has been identified as National crisis. Based on the USDA/4-H initiative to create 1 million new scientists, Project Teen Leaders will civically join that initiative while developing their own workforce skills.

Proposed Accomplishments:

- 12 youth will participate in the summer youth employment component
- 80% retention rate during planning and implementation phases
- 80% attendance rate during planning and implementation phases
- 100% of participants will increase workforce knowledge and employment skills
- 100% of participants will increase knowledge of career interests
- 100% of participants will increase knowledge of STEM program

Clients Served: The agency grant application proposed serving 12 unduplicated CDBG eligible persons which was 100% met.

LITERACY VOLUNTEERS

Program Description: In this reporting period the City encumbered \$13,799.00 in CDBG funds for Literacy Volunteers. Literacy Volunteers of Broome/Tioga Co., Inc. (LVBTC) used CDBG funding for the formation of an Adult Literacy Affirmative Partnership program with many of the nonprofits identified in the City of Binghamton 5-year Consolidated Plan; LVBTC also proposed to expand accessibility to Basic Adult Literacy Services within the identified at-risk catchment area for low-income residents of the City. The proposed program employed an Outreach Coordinator as a community liaison for one year to establish ongoing

organizational support for additional literacy services. The outreach coordinator also recruited new volunteer tutors and adult students.

Proposed Accomplishments:

Objective A: Develop new agency outreach plan, prepare news stories, and participate in local talk show opportunities to raise awareness of literacy needs in community.

Objective B: To initiate a student intake day at the Broome County Public Library. This activity will occur twice a month and will be targeted to 50 CDBG eligible students.

Objective C: Recruit and train 25 additional qualified tutors.

Objective D: Develop a pilot Family Literacy Partnership program in conjunction with the Binghamton City School District. The program will target enrollment of 25 parents of students with individual education plans in a voluntary reading skills program.

Objective E: Develop an Adult Literacy Affirmative Partnership newsletter.

Objective F: Conduct the second Binghamton Literacy Forum at the Broome County Public Library.

Objective G: Implement a pilot computer skills class for adults who read at or below a sixth grade level. The program will be developed in conjunction with the ATTAIn program and target 20 adults.

Clients Served: The agency grant application proposed serving 20 unduplicated CDBG eligible persons. The agency reported 7 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

MOTHERS & BABIES PERINATAL NETWORK

Program Description: In this reporting period the City encumbered \$13,529.00 in CDBG funds for Mothers and Babies Perinatal Network. The program operates The Parents as Leaders (PAL) Family Resource Center which is a drop-in community center for families with children ages birth through eight years old. As opposed to a drop-off daycare center, parents, guardians and other caregivers attend the PAL Center with their children to share social, emotional, cognitive and physical development issues and to take advantage of the many diverse educational and resource programs offered through PAL. PAL Center activities focus on intensive, non-judgmental and culturally-sensitive outreach, education and support to empower families, encourage self-sufficiency and promote optimal child health and development. PAL is a broad-based, collaborative community initiative which links agencies and families.

Proposed Accomplishments:

1. **Improve Parenting Skills:** At least 175 parents will attend parenting class and at least 90% will indicate that what they learned in the class has improved their parenting skills.
2. **Improve Parent/Child Interactions:** Staff will document 200 instances of improved parent/child interaction, such as re-direction discipline methods, shared activities with child, reading to children, etc.
3. **Improve Child and Family Health, Safety & Nutrition:**
 - a. At least 150 families will attend educational sessions on health topics and at least 95% will indicate that they used the information to improve their personal, family's or child's health or safety.
4. **Improve Family Self-Sufficiency:** Of the adults participating in Center services:
 - a. 50 will indicate improvements resulting from information gained at PAL as evidenced by improved financial management, improved interviewing skills for job-hunting success, enrollment in advance education or technical training.
 - b. 300 families will access the Kids' Clothing Closet.
 - c. At least 150 families will access the summer lunch program, providing children with a nutritious meal.
5. **Increased Social Support to Underserved Populations:** At least 128 families will access the PAL Center; resulting in 1,908 visits by CDBG-eligible individuals.

6. Ensure Family/Community Empowerment and Ownership:

- a. At least 750 individuals will volunteer services, facilitate a program, or donate material resources.

Clients Served: The agency grant application proposed serving 200 unduplicated City of Binghamton residents of which 51% would meet HUD income guidelines. The agency reported 90 unduplicated CDBG eligible persons served, of which 100% met HUD income guidelines, from January 1, 2012 through August 31, 2012.

BOYS AND GIRLS CLUB

Program Description: In this reporting period the City encumbered \$11,880.00 in CDBG funds for Boys and Girls Club Teen Café Program. In collaboration with the Greater Binghamton Education Outreach Program, the Boys and Girls Club engaged in an intensive workforce readiness program that combines Junior Achievement work readiness, entrepreneurship, and financial literacy curriculum with an immersive job training program located within the agency's Club Café. The daily experiential learning component of the program, where teens performed all functions of the café business (such as food service, inventory, staffing, marketing) was overseen by a new part-time staff member.

Proposed Accomplishments:

- Prepare teens for workforce
- Improve teens' financial literacy
- Expand teens' knowledge of and experience with business
- Connect teens with local employers
- Afford teens opportunity to explore career interest
- Develop interpersonal skills
- Provide leadership opportunities for each teen
- Provide guidance to help teens reach their career goal

Clients Served: The agency grant application proposed serving 60 unduplicated CDBG eligible clients. The agency reported 14 unduplicated CDBG eligible persons served from January 1, 2012 through August 31, 2012.

YOUTH DEVELOPMENT PROGRAMS

CDBG funds allocated for youth programming are managed in partnership with the City's Youth Bureau. The mission of the City of Binghamton Youth Bureau is to enhance, promote and support opportunities and services for youth in the City of Binghamton through partnership and collaboration with the community. CDBG funding has allowed the Youth Bureau to continue its mission and support partner agencies in providing much needed services to the youth in Binghamton.

The Youth Bureau was able to use CDBG funds to enhance the Summer Fun Program administered by the City's Parks Department. The enhancement resulted in an infusion of academics into the traditionally recreational program. CDBG funds supported the hiring of a teacher consultant and additional staff to implement the academic curriculum including reading and computer skills.

PLANNING AND DESIGN

In an effort to meet the growing needs of neighborhoods and commercial districts, the City is continually working to leverage resources and establish partnerships to implement community development and revitalization projects based upon comprehensive planning and direct citizen engagement. The following is a summary of planning projects managed by CDBG-funded planning staff. Leveraging resources to pursue and implement these initiatives would be significantly limited without the allocation of CDBG funds.

Design Your Own Park

Initiated in 2010, the City has continued to partner with Binghamton University's Binghamton Neighborhood Project (BNP), and the United Way to assist community groups in the revitalization of vacant or underutilized land in the city. Three projects have emerged from resident-led groups: enhancement to a community park in the First Ward Neighborhood; converting an abandoned BMX dirt track in a North Side park (Cheri A. Lindsey Memorial Park) to a dog park; and a street intersection improvement project in the West Side neighborhood. The City and United Way are supporting the teams by identifying potential financial and human resources. Additionally, the City provided mini-grants to two groups to help with the implementation. The three community groups continue to fundraise and host community events for the projects. The City is currently working with the United Way to execute a subrecipient agreement under the Community Challenge Planning Grant. Up to \$20,000 will be provided to assist neighborhoods in designing and creating parks and community spaces. Funded activities will include technical assistance to community groups engaged in DYOP community sites, including, but not limited to: DYOP Bark Park; Walnut Street Park; and Sunflower Park. Technical assistance will be in the form of leadership training which will provide community members with the tools and abilities necessary to advance and sustain DYOP activities.

Strategic Alliance for Health

In 2008, the City entered into a partnership with the Broome County Health Department to participate in the Center for Disease Control's Strategic Alliance for Health (SAH) initiative. SAH communities "improve community health through sustainable, innovative, and evidence-based community health promotion and chronic disease prevention interventions that promote policy, systems, and environmental changes."

In June 2012 the City in collaboration with the United States Environmental Protection Agency through the Sustainable Communities Building Block grant hosted a workshop focused on Complete Streets. Twenty-four people including members of the City's Planning Department and Engineering Department as well as representatives from the Planning Commission, Shade Tree Commission, the Binghamton Metropolitan Transportation Study, and local advocates for the aging and for the visually impaired, were in attendance. The workshop was successful and resulted in policy and project recommendations. The City's Planning Department has since developed a Complete Streets Checklist for use by the City's Engineering Department. The Planning Department has also developed literature on Green and Complete Street Features Opportunities and Design.

The Planning Department in collaboration with the Engineering Department implemented physical change in compliance with the City's Complete Street Policy. SAH funds were used to make improvements to an intersection highly utilized by pedestrians near the city's Recreation Park. New ramps and crosswalks were installed at the intersection of Laurel Avenue and Seminary Avenue thereby improving connectivity and access for all users and abilities.

Land Use - Brownfields Opportunity Areas Program, First Ward Neighborhood Square

In early 2008 the City of Binghamton was awarded a grant from the New York State Department of Environmental Conservation and Department of State Brownfield Opportunity Areas (BOA) Program to complete a Pre-Nomination Study for an approximate 462-acre area characterized with close to 13 potential brownfield sites that are located in the First Ward Neighborhood Square. The BOA Program provides an opportunity for technical and financial assistance for the preparation of community based revitalization plans and implementation strategies for areas affected by brownfields and economic distress. Through the RFP process the City retained the services of a qualified consultant to assist in the preparation of the First Ward Redevelopment Plan. A Steering Committee, comprised of local residents, business owners, and key government officials, was convened and met regularly to provide knowledge and expertise to the consultants drafting the pre-nomination study. A Community Participation Plan (CPP) was developed and the City actively implemented the CPP through public meetings, stakeholder meetings, and other outreach efforts.

Once the pre-nomination study was completed, the City submitted an application to advance the First Ward Redevelopment Plan to Step 2 - Nomination Study - under the NYS Department of State Brownfield Opportunity Areas Program. In April 2011 the city was notified that the application was approved. The City is currently working with the State to finalize its scope of work and anticipates executing a contract in 2013.

Land Use - Brownfields Opportunity Areas Program, North Chenango River Corridor

In 2010 the City of Binghamton was awarded a grant from the New York State Department of State Brownfield

Opportunity Areas (BOA) Program to complete a Nomination Study for an approximate 408-acre area characterized with 5 potential brownfield sites located in the North Side neighborhood and Chenango Riverfront corridor. The Nomination Study will allow the City to organize a Steering Committee interested in identifying strategic redevelopment opportunities and leveraging resources to enhance waterfront redevelopment, gateway/infrastructure improvements, and residential and commercial revitalization in the project area. The City has hired the professional team led by VHB Engineering, Surveying and Landscape Architecture, PC to complete the Nomination Study.

Urban Forestry

The City of Binghamton was named a Tree City USA community for the sixth year in a row—and the 12th time overall. To commemorate Arbor Day, the City partnered with Safe Streets and other community partners for a park cleanup and tree planting at Walnut Street Park. Walnut Street Park was previously a vacant lot owned by J&K Plumbing and Heating Company. The business was kind enough to donate the lot to the City to be used as a public space. City staff then collaborated with residents and community stakeholders involved in Safe Streets to develop and design the park. This park is one of the focus projects under the City's Community Challenge Planning Grant.

Urban and Community Forestry Grant

The City of Binghamton was awarded \$25,000 under the New York State Department of Environmental Conservation's (NYSDEC) 2011 Urban and Community Forestry Grant Program, which is the third consecutive grant the City has applied for and received under this program. Grant funds will be used to improve procedures for planting and maintaining healthy street trees on the City-owned right-of-way, to conduct a tree inventory, to plant trees in underserved neighborhoods with low-canopy cover, and to support the City's volunteer pruner program. These activities address the goals, objectives and action steps identified in the City of Binghamton Urban Forest Management Plan (2010), which was developed with funding from the NYSDEC's 2008 Urban and Community Forestry Grant Program. The Sustainable Development Planner will oversee the implementation and management of this grant in 2012 and 2013.

Green Jobs, Energy Efficiency & Residential Retrofits

The City has partnered with Broome County Cornell Cooperative Extension (BC-CCE) to launch the Binghamton Energy Leadership Program (ELP) to drive a stronger market demand for residential energy efficiency retrofits, create green jobs, and reduce energy consumption and greenhouse gas emissions. Funded with \$186,000 from the City's allocation from the Energy Efficiency and Conservation Block Grant (EECBG), the ELP is an innovative educational program that empowers residents to become leaders in promoting energy efficiency. Modeled on the Energy Leadership Program developed by Tompkins County Cornell Cooperative Extension, this program aims to overcome the barriers to energy retrofitting by engaging and educating community leaders about the economic potential for energy efficiency in their community – starting with their home.

Energy leaders - drawn from governmental, business, non-profit, educational, religious and community organizations - were chosen for their trusted positions in large and important social networks. Trained interns conducted energy tests in the homes of Energy Leaders, which resemble, but do not replace, BPI certified energy audits. As a result, 40 energy assessments were conducted at the homes of Energy Leaders. This effort helped with successful advocacy efforts at the State level to authorize legislation for on-bill financing. On-bill financing allows residents to pursue energy retrofits and repay the financing as part of their monthly utility bill. The addition of the loan repayment will not cause an additional debt burden to the consumer as the energy retrofits and reduced utility consumption will cause the bill to be less than what the consumer was paying prior to energy efficiency improvements. Further, the financing is a benefit to the structure, thus if the consumer sells their property, they do not have to continue to pay for a benefit they are no longer receiving. The City's partnership with the Public Policy Education Fund helps raise consumer awareness regarding the financial savings of energy retrofits and assists consumers with understanding financing options.

Additionally, the City's partnership with the Binghamton Local Development Corporation will help increase the pool of local BPI certified energy auditors by providing low-interest loans for capital and equipment. Details of the Green Job Revolving Loan fund can be reviewed under the Economic Development section.